Student Activity Guide

Contemporary Living

Ryder/Harter

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Introduction

This activity guide is designed for use with the text *Contemporary Living*. It helps you explore many of the concepts introduced in the text more thoroughly. As you complete the activities, you will be asked to examine your thoughts and feelings about yourself, other people, and our society. You will have many opportunities to compare your ideas with those of your classmates.

The activities in this guide are divided into chapters that correspond to the chapters in the text. Some of the activities, such as crossword puzzles, have "right" answers. However, many of the activities are designed to stimulate you to think, evaluate various situations, and draw your own conclusions. Do not hesitate to express your true feelings and opinions. Activities that ask for your opinions cannot be scored on a "right" or "wrong" basis. On the other hand, you should not complete the activities carelessly. It is to your advantage to give thoughtful consideration to each response you make. The more thought you put into the activities, the more knowledge you will gain from them.

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Chapter 1

You: Growing and Changing

Understanding Growth Patterns

Activity A
Chapter 1

Name _____

Date _____ **Period** _____

Answer the following questions concerning patterns of growth.

1. Define *chronological growth* using your own words.

   _____

   _____

2. How do you usually see teenagers portrayed in the media today?

   _____

   _____

   Do you feel this is accurate? Explain your answer.

   _____

   _____

3. How do you usually see elderly people portrayed in the media today?

   _____

   _____

   Do you feel this is accurate? Explain your answer.

   _____

   _____

4. Define *physical growth* using your own words.

   _____

   _____

5. Summarize the differences in growth rate of boys and girls from 12 to 14 years of age.

   _____

   _____

   _____

   _____

   _____

(Continued)

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Name _____

6. Explain how physical growth can affect personality development.

_____

_____

_____

7. Define *intellectual growth* using your own words.

_____

_____

8. Give an example of how the environment can influence intellectual growth.

_____

_____

9. Define *emotional growth* using your own words.

_____

_____

10. Young people learn to manage or control their emotions during the teen years. What does this mean?

_____

_____

_____

11. Define *social growth* using your own words.

_____

_____

12. Certain social behaviors may be considered acceptable or unacceptable. Cite one behavior that is definitely considered unacceptable by your friends.

_____

_____

13. Define *philosophical growth* using your own words.

_____

_____

14. What kinds of questions are you and your friends beginning to ask yourselves that indicate philosophical growth?

_____

_____

_____

_____

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Your Self-Concept

Activity B
Chapter 1

Name_____
Date_____ **Period** _____

Your self-concept is the way you see yourself. The following exercise will help you evaluate your self-concept. As you read each of the statements, place a check in the column that shows how often the statement describes your feelings: never, sometimes, most of the time, or all the time. (There are no right or wrong answers.)

	Never	Sometimes	Most of the time	All the time
_____ 1. I am uncomfortable when I meet new people.				
_____ 2. I'm glad I'm who I am.				
_____ 3. I enjoy daydreaming.				
_____ 4. I'm happy when my friends achieve what they want to achieve.				
_____ 5. I'm not satisfied with the way I look.				
_____ 6. I find it easy to make decisions.				
_____ 7. My classmates pick on me at school.				
_____ 8. I finish anything I start.				
_____ 9. When someone is wrong, I feel I must tell them.				
_____ 10. I am truthful and dependable.				
_____ 11. I am embarrassed when I'm given a compliment.				
_____ 12. I'm not afraid to try something new even if there is a possibility I might not succeed.				
_____ 13. The expectations my parents have of me are too high.				
_____ 14. I choose my friends regardless of ethnic background or economic level.				
_____ 15. I like to talk about other people.				
_____ 16. I can handle new situations.				
_____ 17. When someone embarrasses me, I try to get even with them.				
_____ 18. I can be alone without feeling lonely or depressed.				
_____ 19. I like to tell others about my possessions and accomplishments.				
_____ 20. I feel confident even when others disagree with me.				

On the blank line before each statement, place a zero for each time you checked *Never*. Place a 1 for each statement checked *Sometimes*, a 2 for *Most of the time*, and a 3 for *All the time*. Add the points for the odd-numbered statements and write the total in the blank below. Then add the points for the even-numbered statements and write the total in the blank below.

_____ A. Total of odd-numbered statements (1, 3, 5, 7, etc.)

_____ B. Total of even-numbered statements (2, 4, 6, 8, etc.)

If the number in B is greater than the number in A, you have a positive self-concept. If A is greater than B, your self-concept may be negative. Answer the questions on the following page.

(Continued)

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Name _____

1. If you have a positive self-concept, what does this tell you about yourself? _____

2. If you have a negative self-concept, what does this tell you about yourself? _____

3. What can a person do to change a negative self-concept to a positive self-concept? _____

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How Is Your Self-Esteem?

Activity C
Chapter 1

Name_____
Date_____ **Period** _____

Self-esteem is how you feel about yourself. The following exercise will help you evaluate your self-esteem. Below are 34 short sentences. Draw a circle around the sentences that describe how you feel most of the time. Then answer the questions that follow.

I'm happy. *I'm talented.* *I'm useless.* *I'm sad.* *I'm a loser.* *I'm a winner.* *I'm good looking.*
I'm dumb. *I'm proud of myself.* *I'm okay.* *I'm dull.* *I'm clumsy.* *I'm sick a lot.* *I'm bright.*
I'm a gossip. *I'm weird.* *I'm a bore.* *I'm forgetful.* *I have a positive attitude.* *I'm cool.*
I'm successful. *I'm afraid.* *I'm lovable.* *I'm healthy.* *I'm concerned about others.*
I'm adventuresome. *I'm shy.* *I'm lively.* *I'm a failure.* *I'm friendly.* *I'm tired.*
I'm a good person. *I'm a pessimist.* *I'm not really okay.*

1. Reread the sentences you circled above. What kind of picture do you get of yourself?_____

   _____

2. Choose one sentence above that contributes to low self-esteem. Explain what changes you could make to overcome this factor.

   Sentence chosen:_____

   Ways to overcome this factor: _____

   _____

   _____

3. Some days may go very well for you, and you feel really good about yourself. Your self-esteem will be very high on these days. List two relationships or events that might cause your sense of self-esteem to be high.

   A. _____

   B. _____

4. On other days, everything may seem to go wrong for you. Your sense of self-esteem may be lower on these days. List two relationships or events that might cause your sense of self-esteem to decrease.

   A. _____

   B. _____

5. Choose one of the relationships or events you listed in question 4 above. Describe how you could prevent this event or relationship from damaging your self-esteem.

   Relationship or event chosen:_____

   How you could prevent damage to your self-esteem: _____

   _____

   _____

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Character Traits

Activity D **Name** _____

Chapter 1 **Date** _____ **Period** _____

Read the following list of positive character traits. Circle the ones you think are the most important. Choose one of these traits and answer the questions below.

Reliable	Responsible	Self-disciplined	Careful
Considerate	Honorable	Dependable	Kind
Brave	Capable	Self-sufficient	Helpful
Honest	Thoughtful	Independent	Friendly
Generous	Hard-working	Sensitive	Strong-willed
Trustworthy	Discreet	Law-abiding	Punctual

Character trait: _____

1. How would you describe a person with this character trait? _____

2. What experiences in a person's life might influence the development of this character trait? _____

3. What could a person do to develop this character trait? _____

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Chapter 2
Your Heredity

Inheritance of Chromosomes

Activity A
Chapter 2

Name_____
Date_____ **Period** _____

Complete the following chart showing the inheritance of chromosomes from grandparents to parents and to a child.

Grandmother has _____ chromosomes and passes _____ to her child.

Grandfather has _____ chromosomes and passes _____ to his child.

Grandmother has _____ chromosomes and passes _____ to her child.

Grandfather has _____ chromosomes and passes _____ to his child.

Mother has _____ chromosomes and passes _____ to her child.

Child has _____ chromosomes.

Father has _____ chromosomes and passes _____ to his child.

Explain the importance of knowing your genetic background when planning your future family.

_____

_____

_____

_____

_____

_____

_____

_____

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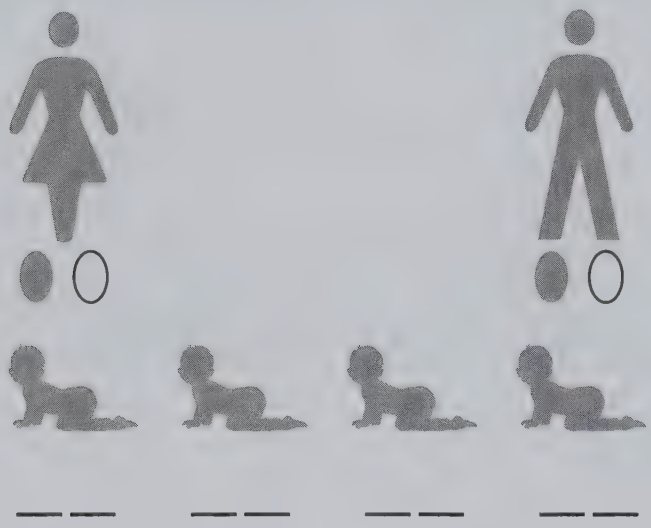
Inheritance of Dominant and Recessive Genes

Activity B **Name** _____

Chapter 2 **Date** _____ **Period** _____

Each parent has one gene for brown eyes (●) and one gene for blue eyes (○). Fill in the chart below to show the possible gene combinations their children could have. Then answer the remaining questions.



1. Suppose the couple have four children. Statistically, if eye color were unaffected by dominant/recessive traits, how many of their children would have brown eyes? (A) _____ However, genes for (B) _____ eyes are dominant over genes for (C) _____ eyes. Therefore, more of the couple's children are likely to have (D) _____ eyes.
2. Put an **X** in the blank beside the physical traits that are controlled by dominant genes.

_____ Blond hair	_____ Long eyelashes	_____ High, narrow nose
_____ Straight hair	_____ Brown eyes	_____ Free earlobe
_____ Kinky hair	_____ Blue eyes	_____ Dimples
_____ Low, broad nose	_____ Thin lips	_____ Black hair

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Genetic Events: Positive Coping

Activity C
Chapter 2

Name_____
Date_____ **Period** _____

Imagine that the genetic events described in the situations below occurred to a family member or friend of yours. For each event, list a major issue or problem connected with the event. Then describe how you would help the person cope with this issue or problem.

1. Your married cousin, who took fertility drugs, has been told that she will deliver quadruplets in a few months.

   Issue: _____

   Positive coping: _____

   _____

   _____

2. Your uncle has a strong family history of heart disease. In addition, he has several other risk factors for heart disease. He is overweight, smokes, has high cholesterol, and rarely exercises. His doctor has warned him that he must change his lifestyle, but he is having difficulty doing so.

   Issue: _____

   Positive coping: _____

   _____

   _____

3. Your best friend has just been told she is adopted. She is trying to adjust to this information and has become very curious about finding her birthmother so she can learn about her genetic background. Her adoptive parents oppose this.

   Issue: _____

   Positive coping: _____

   _____

   _____

4. Your friend is told that she has a high likelihood of having inherited a genetic predisposition for developing breast cancer. If she wishes, she can be tested to find out whether she has this predisposition. She must decide whether or not to be tested.

   Issue: _____

   Positive coping: _____

   _____

   _____

(Continued)

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Name _____

5. Your friend is dating a young woman who has a strong family history of an incurable, inherited, fatal neurological illness. Although she refuses to be tested to see if she has inherited the gene(s) for this illness, your friend is thinking he might propose marriage to her anyway.

   Issue: _____

   Positive coping: _____

   _____

   _____

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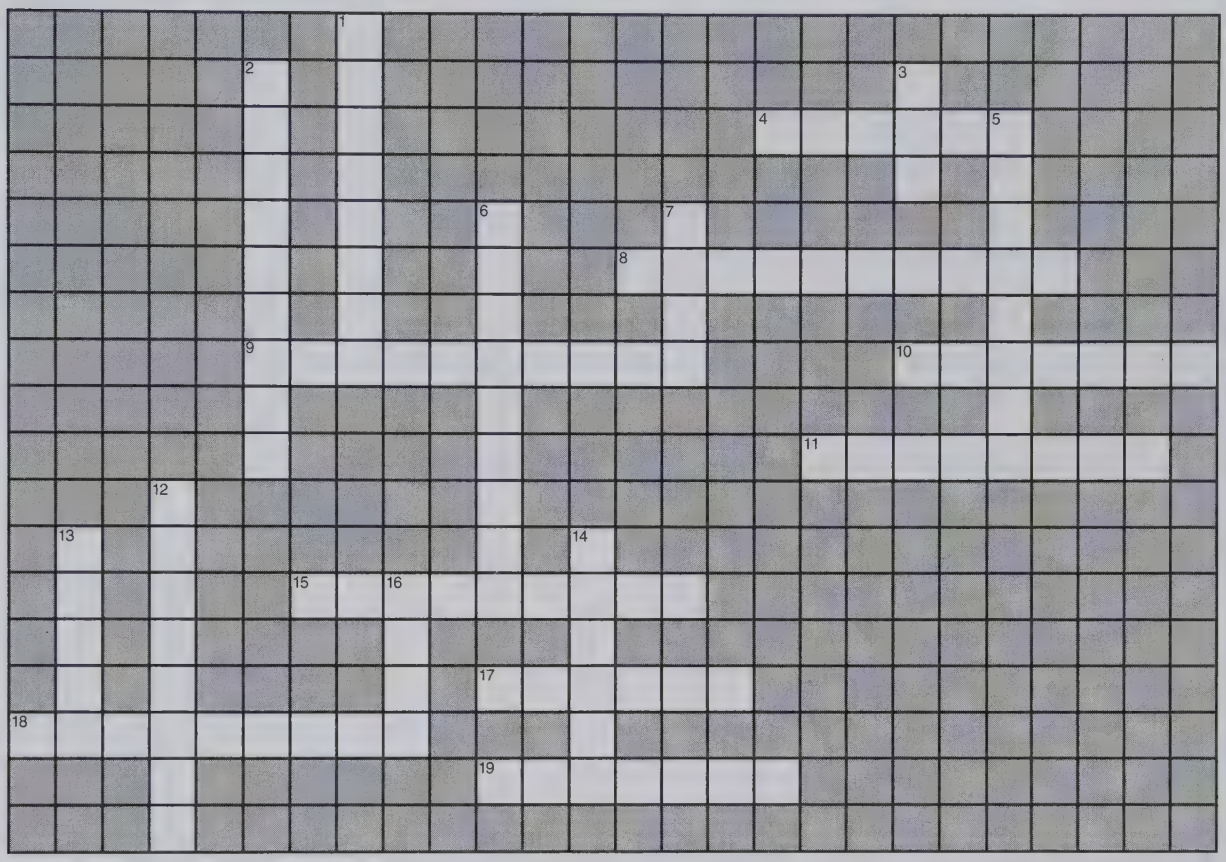
Heredity Crossword

Activity D

Chapter 2

Name_____

Date_____ **Period** _____



Across

4. Characteristics that are determined by genes on the X chromosome are called sex-_____ characteristics.
8. A bleeding disorder that is determined by genes on the X chromosome.
9. A "strand" of many genes.
10. Reverse patterning which sometimes occurs in identical twins is known as mirror _____.
11. A chemical change in a gene.
15. The effect of a _____ gene will be noticed only if it is paired with a similar gene.
17. A person with an IQ of over 140 is classified in the _____ category.
18. Twins who are the result of two eggs fertilized by two sperm are known as _____ twins.
19. The state of being significantly overweight.

Down

1. A person with type AB blood is a universal _____.
2. Twins who are the result of one egg and one sperm are known as _____ twins.
3. An inherited disease that can cause mental retardation because the body is unable to digest a certain amino acid.
5. In a pair of genes, the gene that is capable of masking the effect of the other gene.
6. The 23 chromosomes that are not sex chromosomes are known as _____.
7. The basic unit of heredity.
12. A disease in which metabolic disorders cause high blood sugar.
13. A person with type O blood is a universal _____.
14. A set of quintuplets, all identical, was born in Canada in 1934 to the _____ family.
16. Sickle _____ anemia is an inherited disease that affects the shape of red blood cells.

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Chapter 3

Your Environment

Environmental Influences

Activity A **Name** _____

Chapter 3 **Date** _____ **Period** _____

Think about the environmental influences on your life. On the first ladder scale, rank the environmental factors listed below in order of their influence on your life now. On the second ladder scale, predict and rank the environmental factors in order of their influence on your life five years from now.

Family, Marriage, Peers, Education, Occupation, Religion, Community

Most influential now _____

_____

_____

_____

_____

_____

_____ Least influential now

Most influential in five years _____

_____

_____

_____

_____

_____

_____ Least influential in five years

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Influence of Birth Order

Activity B **Name**_____

Chapter 3 **Date**_____ **Period** _____

The following phrases describe characteristics that are typical of oldest, middle, and youngest children. Decide which group of children each phrase describes. Then write *oldest*, *middle*, or *youngest* in the blanks.

1. Receives a lot of attention, but also a lot of bossing. 1. _____
2. Is often asked to set an example for other children. 2. _____
3. Is first to be treated as an adult and a friend by parents. 3. _____
4. May put extra effort into a special skill to gain recognition. 4. _____
5. Often has strongest desire to achieve. 5. _____
6. May be pampered. 6. _____
7. May mature quickly to "catch up" with others. 7. _____
8. Functions as a peacemaker. 8. _____
9. May tend to be undisciplined and irresponsible. 9. _____
10. Has the most responsibility. 10. _____
11. Tends to be average in schoolwork, but a good all-around student. 11. _____
12. Most likely to go to college. 12. _____
13. Often has an easygoing attitude about school. 13. _____
14. Most independent. 14. _____
15. Usually seeks a marriage partner who is warm and capable of "taking charge." 15. _____
16. Usually grows to be a calm, even-tempered marriage partner and parent. 16. _____

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Family and Peer Influence

Activity C
Chapter 3

Name_____
Date_____ **Period** _____

The following chart lists activities that can be shared. Complete the chart, checking whether you would like to share the activity with your family, your peers, or both. Add another activity you especially enjoy sharing with your family, peers, or both. Then answer the questions that follow.

Activity	Prefer to Share with Family	Prefer to Share with Peers	Enjoy Sharing with Both Family and Peers
1. Going camping			
2. Bowling			
3. Watching TV			
4. Jogging			
5. Going to a concert			
6. Going to a religious function			
7. Going to a football game			
8. Shopping			
9. Talking about everyday matters			
10. Going to a movie			
11. Eating out			
12.			

Why do you prefer to share some activities with only your family and some activities only with your peers?

_____

_____

Explain how this might change as you get older. _____

_____

_____

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Media Watch

Activity D **Name** _____

Chapter 3 **Date** _____ **Period** _____

Watch an episode of a family situation comedy on TV. While you view the program, make notes on the following. Be prepared to share your opinions of the show in class.

Name of program viewed: _____

1. Briefly summarize the plot of the program. What was the central problem, conflict, or issue, and how was it resolved? _____

2. What personal priorities (for example, honesty, hard work, caring) were reinforced in the program? _____

3. Were there any personal priorities that could have been reinforced but were not (for example, speaking respectfully to family members instead of "smarting off")? If so, what were they? _____

4. Summarize the central message you believe was being sent in this program (for example, "dishonesty doesn't pay" or "parents know best"). _____

5. Do you believe watching this show could influence a viewer's behavior in any way? Explain your answer.

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Chapter 4

Your Reponse to Your Environment

Erikson's Stages of Human Development

Activity A
Chapter 4

Name_____
Date_____ **Period** _____

Complete the following chart describing Erikson's eight stages of human development. Give the approximate age when each stage occurs and the name of each stage. Then briefly describe the expected behavior changes that should occur at each stage in the development of a healthy personality.

	Age	Name of Stage	Brief Description of Expected Behavior Outcomes
Stage One			
Stage Two			
Stage Three			
Stage Four			

(Continued)

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Name _____

	Age	Name of Stage	Brief Description of Expected Behavior Outcomes
Stage Five			
Stage Six			
Stage Seven			
Stage Eight			

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Havighurst's Developmental Tasks

Activity B
Chapter 4

Name _____
Date _____ **Period** _____

Describe each of Havighurst's developmental tasks of adolescence. Give two examples of behaviors that might indicate successful achievement of each developmental task.

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

(Continued)

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Name _____

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

Task: _____

_____

Example one: _____

_____

_____

Example two: _____

_____

_____

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How Would You Respond?

Activity C
Chapter 4

Name_____
Date_____ **Period** _____

For each situation below, list the level of moral reasoning (preconventional, conventional, or postconventional) that is reflected based on Kohlberg's theory. Then write how you would respond to the situation—in some cases, by encouraging your friend to behave at a higher level.

1. You are shopping with a friend, and you see her shoplift a necklace from the store counter. She says, "Don't worry, we won't get caught."

   Level of moral reasoning:_____

   The best way to respond: _____

   _____

   _____

   _____

   _____

2. On your way home from school, you and your friends notice some younger children taunting and teasing a first-grader. Your friends put a stop to it and comfort the child. When you ask your friends why they intervened, one friend replies, "I did what I thought was right. I could not stand by and watch a young child suffering at the hands of a bunch of bullies."

   Level of moral reasoning:_____

   The best way to respond: _____

   _____

   _____

   _____

   _____

3. You and your friend are shopping for antiques at a yard sale, and she sees a rare item that is worth $200. The owner, who does not know of its worth, has marked the price as $15. Your friend pays the $15 and gloats all the way home about her "bargain." When you object, she says, "It was a perfectly legal transaction."

   Level of moral reasoning:_____

   The best way to respond: _____

   _____

   _____

   _____

   _____

(Continued)

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Name _____

4. You and your friend are servers in a local restaurant. You report all of the tips you make as income on your income tax form, but your friend does not. When you ask her about it, she says, "They won't check, and I won't get caught."

   Level of moral reasoning: _____

   The best way to respond: _____

   _____

   _____

   _____

   _____

5. Your friend is at a party, and someone tells an untrue and damaging story about a mutual friend. Instead of countering the story, your friend pretends she didn't hear it. When you ask her why, she says, "I didn't say anything because I was afraid that if I did, the person who told the story wouldn't like me."

   Level of moral reasoning: _____

   The best way to respond: _____

   _____

   _____

   _____

   _____

6. Your friend has been having difficulty writing a term paper for a class assignment. Another friend has offered to write it for him, but he refuses, saying, "My paper might not be the greatest in the world, but I believe honesty is the best policy. At least what I turn in will be my own work."

   Level of moral reasoning: _____

   The best way to respond: _____

   _____

   _____

   _____

   _____

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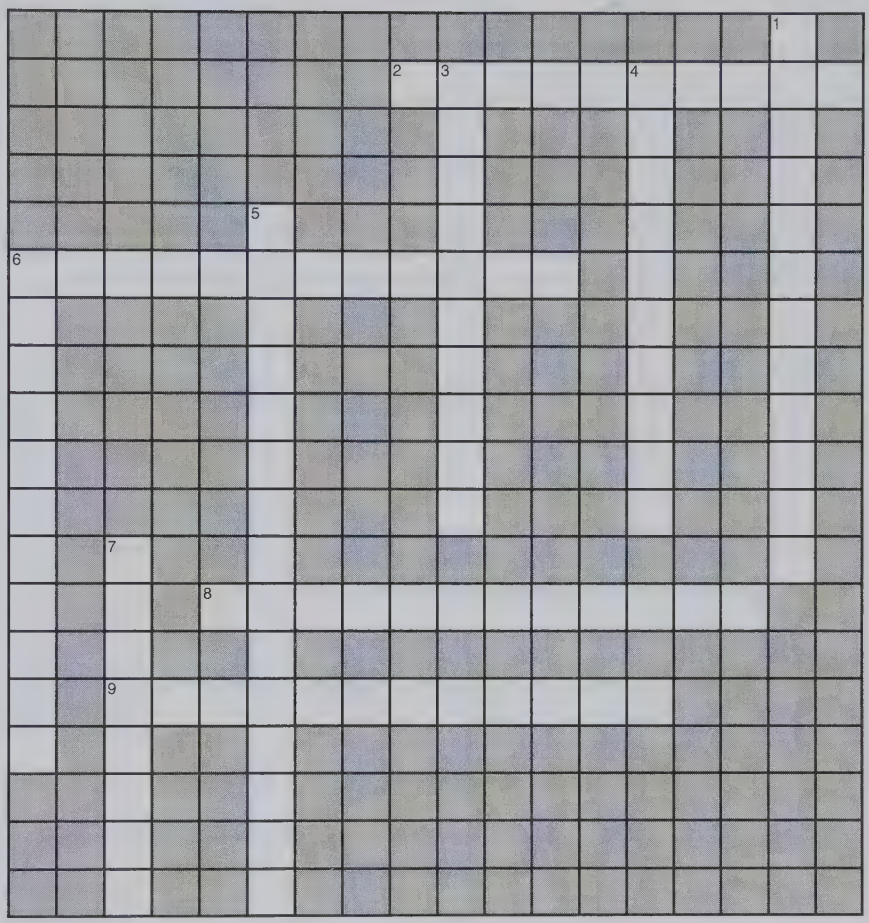
Defense Mechanisms

Activity D
Chapter 4

Name _____
Date _____ **Period** _____



Across

2. When you blame other people or things for your failures.
6. When you transfer an emotion connected with one person or thing to an unrelated person or thing.
8. When you attack the source of a threat. (two words)
9. When you value something far beyond its real worth.

Down

1. Using a substitute method to achieve a desired goal.
3. When you revert to a less mature stage of development in meeting a problem.
4. Method by which you transfer the energy of a desire you cannot express into a physical symptom or complaint.
5. When you explain your weaknesses or failures by giving socially acceptable excuses.
6. Accomplishing in your imagination when you cannot accomplish in reality.
7. When you are discouraged and do not want to face any more situations in which you may fail; when you just stop trying to solve your problems. (two words)

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Depression

Activity E **Name** _____

Chapter 4 **Date** _____ **Period** _____

Read the following statements concerning depression. Place a check in the column that best describes your opinion. Use the statements as discussion topics in class. (There are no right or wrong answers.)

Agree	Disagree	Unsure	
_____	_____	_____	1. A general feeling of hopelessness is a common symptom of depression.
_____	_____	_____	2. It is okay to feel depressed because depression is a normal human emotion.
_____	_____	_____	3. It is natural to feel depressed when you experience a loss.
_____	_____	_____	4. Youth is the happiest time of life.
_____	_____	_____	5. No one should feel guilty about feeling depressed.
_____	_____	_____	6. People can lessen the effects of depression if they eat nutritiously, learn to relax, exercise, and avoid stressful situations.
_____	_____	_____	7. Feeling lonely can create feelings of depression.
_____	_____	_____	8. Most people experience mood cycles—minor ups and downs during the day or week.
_____	_____	_____	9. Depression can be contagious. You can "take on" the feelings of depression from another person or situation.
_____	_____	_____	10. Being depressed means you have a serious medical problem.
_____	_____	_____	11. When you are depressed, you should concentrate on an activity you do well. This will help restore your feelings of confidence.
_____	_____	_____	12. "Time heals all wounds."

Choose a statement from the checklist above. Explain why you strongly agree or strongly disagree with that statement.

I strongly (agree/disagree) with statement number _____ because _____

_____

_____

_____

_____

_____

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Attitudes

Activity F
Chapter 4

Name _____
Date _____ **Period** _____

The teens in the following situations have negative attitudes that influence their behavior. Read each situation and explain how each person might respond if he or she had a more positive attitude.

1. Mike tends to overgeneralize by viewing a negative event as part of an endless pattern of defeat. When he was caught going over the speed limit, he was sure he was receiving the first of many tickets. "After all," he said, "teenagers are always going to be the target of the cops." If Mike had a more positive attitude, he might

   _____

   _____

   _____

2. Tony jumps to conclusions, assuming other people are critical of him. He applied for several part-time jobs after school, but they were all given to other applicants. "The employers must all think I won't be a good worker," he said. If Tony had a more positive attitude, he might _____

   _____

   _____

   _____

3. Janelle blows things way out of proportion. She struck out at bat in the last game and her team lost. Now she thinks she'll be blamed for an entire losing season. If Janelle had a more positive attitude, she might_____

   _____

   _____

   _____

4. Denise allows negative emotions to take over. She was trying out for a part in the school play when she suddenly felt very dejected. She had never been given an important part in a play. She felt she wasn't as talented as the other people at the tryouts. She was certain she wouldn't have a chance for the part. If Denise had a more positive attitude, she might _____

   _____

   _____

   _____

5. Liam takes personal blame for events for which he is not entirely responsible. He and his friends were playing Frisbee™ in the park when one of his friends threw the Frisbee into a crowd of people. His friends ran off and he was left to be reprimanded for not paying attention to what he was doing. He left the park blaming himself. If Liam had a more positive attitude, he might _____

   _____

   _____

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Chapter 5
It's Your Decision

Personal Priorities

Activity A
Chapter 5

Name _____
Date _____ **Period** _____

In the two columns at the left, check the personal priorities you consider most important. In the right column, rank those you checked in order of priority. Then answer the questions that follow.

____ Independent	____ Courageous	_____	Most important
____ Cheerful	____ Philosophical	_____	
____ Self-controlled	____ Forgiving	_____	
____ Honest	____ Flexible	_____	
____ Athletic	____ Polite	_____	
____ Intellectual	____ Easygoing	_____	(You may not use all these blanks, or you may want to add some more.)
____ Responsible	____ Imaginative	_____	
____ Ambitious	____ Logical	_____	
____ Broad-minded	____ Outgoing	_____	
____ Decisive	____ Loving	_____	
		_____	
		_____	
		_____	Least important

1. How have your personal priorities changed since your childhood? _____

_____

_____

2. How do you think your personal priorities may change when you reach middle age? _____

_____

_____

3. How do you think your personal priorities may change when you reach old age? _____

_____

_____

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Understanding Your Personal Priorities

Activity B **Name** _____

Chapter 5 **Date** _____ **Period** _____

Answer the following questions related to your personal priorities.

1. The thing I like best about our school is _____

_____

_____

2. The thing I would like most to change about our school is _____

_____

_____

3. The personality characteristic I like most in my friends is _____

_____

4. The time of day I like best is _____
5. When it is raining, I like to _____

_____

6. In five years, I think I will be _____

_____

_____

7. If I could change one aspect of my physical appearance, it would be _____

_____

_____

8. When I am sixty years old, I think I will feel like _____

_____

_____

9. If I could meet any person in the world today, I would like to meet _____

_____

_____

10. One thing that really makes me angry is _____

_____

_____

11. One thing I really enjoy is _____

_____

_____

12. One thing I hope to accomplish in my life is _____

_____

_____

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How Personal Priorities Influence Decisions

Activity C
Chapter 5

Name_____
Date_____ **Period** _____

How you might handle each of the following situations is influenced by your personal priorities. Explain how you would react in each situation and how your personal priorities would influence that decision. Then share your responses in a small group. Role-play one of the situations for the class.

1. You are trying to decide what you will do on a date next Friday night. _____

2. You are walking down the street with your friends, and you see a wallet that has evidently been lost by someone. _____

3. You are shopping with some friends in a store, and one of them suggests it would be easy to walk out with a small item. _____

Group's ideas for role-playing scene _____

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Your Time/Life Line

Activity D **Name**_____

Chapter 5 **Date**_____ **Period** _____

Plot your goals for your life on the time/life line below using different colored pencils or markers. Some of your goals will overlap. Then write a brief summary of your goals. Compare the timing and sequences of your goals with those of your classmates.

Time/Life Line

Goals:	0	10	20	30	40	50	60	70	80	90
Student										
Part-time worker										
Full-time worker										
Spouse										
Parent/Grandparent										
Retiree										
Other goals (describe)										

Summary:

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Identifying Your Resources

Activity E
Chapter 5

Name_____
Date_____ **Period** _____

In order to reach your goals, you will need to use human resources (which come from within a person) and nonhuman resources (which come from outside a person). In the first column, write a goal of yours. In the second column, write one or more human resources that you can use to reach your goal. In the third column, write one or more nonhuman resources that you can use to reach your goal. Continue the exercise using other goals. An example is provided below.

Goal	Human Resources	Nonhuman Resources
Lose 5 pounds	Personal will power Ability to plan low-calorie meals Time to exercise	Bicycle Running shoes Community exercise facilities

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Using the Decision-Making Process

Activity F **Name** _____

Chapter 5 **Date** _____ **Period** _____

Think of a decision you must make. Follow the steps in the decision-making process to determine the best alternative.

Step 1: Identify the decision to be made.

_____

_____

Step 2: List three possible alternatives.

_____

_____

_____

Step 3: Evaluate the consequences of each alternative.

#1 Pros: _____

_____

_____

#1 Cons: _____

_____

_____

#2 Pros: _____

_____

_____

#2 Cons: _____

_____

_____

#3 Pros: _____

_____

_____

#3 Cons: _____

_____

_____

Step 4: Choose the best alternative.

_____

Step 5: Describe how you will act on your decision.

_____

_____

_____

Step 6: Evaluate your decision.

_____

_____

_____

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Chapter 6

Decisions Concerning Your Future Career

Clues to Your Career Choice

Activity A
Chapter 6

Name_____
Date_____ **Period** _____

A number of factors should enter into the choice of a career. These include personal preferences, aptitudes, abilities, and interests. Answering the following questions will help you identify careers that may be of interest to you.

1. Do you like to work with people or do you prefer to work with objects or information? _____

   _____

   List six jobs that sound interesting to you based on how you answered this question.

   A. _____ D. _____

   B. _____ E. _____

   C. _____ F. _____

2. Do you prefer dealing with abstract concepts (time, space, ideas) or do you prefer working with concrete objects (motors, power tools, computers)?_____

   Which of the six jobs you listed above would still be of interest to you based on how you answered this question?

   A. _____ C. _____

   B. _____ D. _____

3. What are some of your aptitudes (special talents) and abilities?_____

   _____

   Which of the jobs you listed in answer to the previous question would you be good at based on how you answered this question? A._____ B._____ C._____

4. What types of leisure activities do you enjoy?_____

   What careers do these leisure activities indicate you might enjoy?_____

   _____

5. What subjects have been easiest for you in school? _____

   _____

   What careers that you have listed above are related to these subjects?_____

   _____

6. Review your answers to all the above questions. What career might be the best choice for you? Explain your answer. _____

   _____

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Combining Work with School

Activity B **Name**_____

Chapter 6 **Date**_____ **Period** _____

You may want to work part-time while you continue your education. The following activity will help you with this decision. If you are already working, it may help you evaluate the decision you made to combine work with school. Complete the sentences below and answer the questions on the following page.

If I work part-time,

the hours I spend on my job will be…

_____

_____

my transportation needs will be…

_____

_____

my clothing needs will be…

_____

_____

my health concerns will be…

_____

_____

my family will be…

_____

_____

my participation in school activities will be…

_____

_____

my social life will be…

_____

_____

my school assignments will be…

_____

_____

(Continued)

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Name _____

Do I have what it takes to be a good employee?

Can I follow directions? _____

Am I considerate of others? _____

Can I handle criticism? _____

Can I get along with other people? _____

Can I work with speed as well as accuracy? _____

Am I punctual and dependable? _____

Can I work under pressure? _____

Is my appearance neat and clean? _____

Do I mind taking orders? _____

My goals

for the short term are…

_____

_____

for the long term are…

_____

_____

for my future career are…

_____

_____

Will a part-time job help me achieve my goals? _____

_____

_____

_____

Reviewing what I have written, I feel I (should/should not) look for a part-time job because _____

_____

_____

_____

_____

_____

_____

_____

_____

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Workplace Skills

Activity C **Name**_____

Chapter 6 **Date**_____ **Period** _____

Evaluate your workplace skills by responding to each of the following statements according to the way it describes you. Mark **A** for always, **S** for sometimes, and **N** for never. Score your responses by following the directions below.

_____ I am able to make decisions easily.
_____ I have confidence in myself.
_____ I like to accept new challenges.
_____ I enjoy working with others.
_____ I like to complete projects I start.
_____ I am able to respond to the needs of others.
_____ I like to solve problems.
_____ I can sacrifice personal goals in order to reach group goals.
_____ I am a good listener.
_____ I am able to stand up for my convictions.
_____ I enjoy speaking in front of a group.
_____ I can resist unreasonable demands made by others.
_____ I am able to influence others.
_____ I am able to stimulate and encourage others to achieve group goals.
_____ I consider all alternatives carefully when making decisions.
_____ I am able to follow through when difficult decisions have been made.
_____ I am willing to share responsibility with others rather than do everything myself
_____ I am quick to praise others for their achievements.
_____ I am able to communicate clearly.
_____ I like to coordinate ideas, plans, and people.

Give yourself two points for each response marked **A** and one point for each response marked **S**. Add up your total points. If you scored 35 or more, you have very good workplace skills; 30-34, you have workplace potential; 25-29, you have many skills that will help you succeed in the workplace; 24 or less, you may need to work on your workplace skills.

_____ A responses × 2 = _____
_____ B responses × 1 = + _____
Score _____

How can you improve your workplace skills?

_____

_____

_____

_____

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Write Your Resume

Activity D
Chapter 6

Name _____
Date _____ **Period** _____

Draft a resume based on the outline below. After you have finished, exchange your resume with another member of your class and obtain his or her comments and suggestions. Revise as necessary.

Name _____

Address _____

Telephone _____

Career Objective _____

_____

Education _____

_____

_____

_____

_____

Work Experience* Dates Place of work and description of responsibilities

_____

_____

_____

_____

_____

Activities and Honors

_____

_____

Other Skills

_____

_____

_____

References available upon request.

*Students who have no formal work experience may wish to include volunteer work or list special skills instead of work experience.

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Ask Molly Mentor

Activity E **Name**_____

Chapter 6 **Date**_____ **Period** _____

Imagine that you are a newspaper advice columnist called Molly Mentor. Your job is to advise readers who write you about their job issues and problems. Write your advice in the spaces provided below.

Dear Molly Mentor,

My supervisor is a "control freak." Whenever she assigns me work, she stands over me to make sure I do it correctly. Sometimes she makes me so nervous that I make mistakes. Do you have any advice?

Nervous

Dear Nervous,

_____

_____

_____

_____

M.M.

Dear Molly Mentor,

I work in a cubicle and try hard to avoid disturbing others. However, two coworkers sometimes forget that others are trying to focus on their work. One of them likes to carry on long, personal telephone conversations in a loud voice. Another likes to play loud music on her radio. This is interfering with my ability to do my job, but I need to get along with them. Do you have any suggestions?

Distracted

Dear Distracted,

_____

_____

_____

_____

M.M.

Dear Molly Mentor,

I enjoy my job and like the feeling that comes with putting in a good day's work. However, one of my coworkers stops by my desk several times a day for lengthy personal chats. As a result, it is hard for me to get my work done. Sometimes I think I should tell this person how I feel, but I am afraid of making her mad. Any thoughts on what I should do?

Talked Out

(Continued)

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Name _____

Dear Talked Out,

_____

_____

_____

_____

M.M.

Dear Molly Mentor,

I was hired by someone who liked my work, but this person retired. I think my new boss is trying to get rid of me so she can give my job to a friend of hers. She knows that she has no grounds for firing me because I work hard and do well. However, she is giving me so much work with impossible deadlines that I think she is setting me up to fail. Then she will have grounds for letting me go. What should I do?

Unhappy

Dear Unhappy,

_____

_____

_____

_____

M.M.

Dear Molly Mentor,

I made a big mistake by getting involved romantically with a coworker. At first, I hoped that we might get married someday, but later I knew this could never happen. Ever since I broke off our relationship, I have avoided this person. Now we have to see each other at meetings several times a week. This person is making a point of refusing to speak to me at these meetings. What should I do?

Worried

Dear Worried,

_____

_____

_____

_____

M.M.

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Chapter 7

Decisions Affecting Your Health

Your Nutrition/Exercise Inventory

Activity A
Chapter 7

Name _____
Date _____ **Period** _____

How healthy is your lifestyle? In the following activity, read each of the statements concerning nutrition and exercise. Circle the number on the scale that best describes your health practices. Then total your score.

Fat	4	3	2	1	0
	I eat poultry/fish more often than red meat.		I eat red meat 3-4 times per week; poultry/fish less often.		I eat red meat every day; seldom eat poultry/fish.
Fat	4	3	2	1	0
	I drink skim milk; rarely eat ice cream, butter, or cheese.		I drink lowfat milk; eat butter, cheese, and ice cream 3-4 times a week.		I drink whole milk or no milk at all; cheese, butter, and ice cream daily.
Salt	4	3	2	1	0
	I never add salt to food at the table; never eat salty snacks.		I occasionally use salt on food; frequently eat salty snacks.		I almost always use salt on food; eat several salty snacks daily.
Balanced Diet	4	3	2	1	0
	I eat a wide variety of foods from each of the food groups daily.		I sometimes eat foods from each of the food groups; occasionally I eat too many fats and starches.		I seldom eat foods from each of the food groups; often eat fats and starches.
Fiber	4	3	2	1	0
	I eat whole-grain breads/cereals and fresh fruits/vegetables daily.		I eat whole-grain breads/cereals and fresh fruits/vegetables about 3 times a week.		I never eat whole-grain breads/cereals and seldom eat fresh fruits/vegetables.

(Continued)

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Name _____

Weight	4	3	2	1	0
	I am within the ideal weight range for my height.		I am about 10 pounds over/under my ideal weight range.		I am more than 25 pounds over/under my ideal weight range.
	(Height/weight charts can be found in foods and nutrition textbooks.)				
Calories	4	3	2	1	0
	I am careful to select low-calorie foods.		I usually choose low-calorie foods, but splurge on high-calorie desserts several times a week.		I always seem to eat high-calorie foods.
Exercise	4	3	2	1	0
	I exercise vigorously almost every day.		I exercise about 2 to 3 times each week.		I do not exercise at all.

My total score is _____.

What your score means:

0-8 You are making decisions that are not beneficial to your health. The practices on the right side of each scale have been linked to serious diseases, such as high blood pressure, strokes, and heart disease. You can improve your health by following the practices listed to the left in the inventory. Make a conscious effort to improve your health practices and score yourself again at the end of the month.

9-16 Many teenagers may fall in this category. Continuing your present nutrition and exercise practices could lead to health problems as you mature. You need to try to improve your health practices. Review your health practices and score yourself again at the end of the month.

17-24 You are making many decisions that are good for your health. Teenagers in this category will probably have fewer health risks than those with lower scores. Continue to follow these good health practices and see if you can score even higher at the end of the month!

25-32 You have chosen a healthy lifestyle, and you will have less risk of serious illness as you enter adulthood. Maintain these practices and be a model for other teens and your family. Keep up the good work!

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Nutrition Log

Activity B
Chapter 7

Name _____
Date _____ **Period** _____

Record everything you eat for three days on the chart on the back of this page. Include all snacks and beverages. Then total the amounts you included from each food group in MyPyramid each day. Analyze each day's diet following the recommendations found at www.MyPyramid.gov for your age, gender, and activity level. Record those recommendations below.

_____ grains
_____ vegetables
_____ fruits
_____ meat and beans
_____ milk

Answer the questions about your eating habits below.

1. Were there any food groups that you were lacking in all three days? _____

2. Were there any food groups you were including too often in your diet? _____

3. Were you skipping some meals altogether? _____

4. Were you eating too many foods that are not included in MyPyramid? If so, what were they and how might this affect your health? _____

5. What specific plans can you make to improve your diet? _____

(Continued)

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Name _____

	Day 1	Day 2	Day 3
Breakfast			
Lunch			
Dinner			
Snacks			
Totals	_____ Grains _____ Vegetables _____ Fruits _____ Meat and beans _____ Milk	_____ Grains _____ Vegetables _____ Fruits _____ Meat and beans _____ Milk	_____ Grains _____ Vegetables _____ Fruits _____ Meat and beans _____ Milk
Analysis			

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Weight Control

Activity C
Chapter 7

Name_____
Date_____ **Period** _____

Many teens want to lose weight. Some may wish to gain weight. In the following activity, analyze your eating habits and goals for weight control.

1. Determine the number of calories you should consume each day to maintain your present weight.*

   I need _____ calories each day to maintain my weight.

2. Refer to your record of foods eaten for three days in Activity B. Using a calorie chart, determine your calorie intake for each of the three days.*

   _____ calories on day 1

   _____ calories on day 2

   _____ calories on day 3

   Total calories for three days _____

   Divide the total by three and enter below.

   My average daily calorie intake is _____ calories.

3. Compare the number of calories you should eat to maintain your weight with the number of calories you are actually eating. If you continue to consume this many calories each day, will you gain or lose weight?

   I will _____ weight.

4. Refer to height/weight charts to determine if you are overweight or underweight.* If you fall within the normal weight range, decide for yourself if you would like to gain or lose a few pounds.

   I would like to (gain, lose) _____ pounds.

5. Review your daily intake of food in Activity B. How can you revise your eating habits to either gain or lose weight and still meet your nutritional needs? Discuss your plans below.

   In order to (gain, lose) _____ weight, I need to make the following changes in my eating habits: ____

   _____

   _____

   _____

   _____

   _____

   _____

   _____

*Refer to charts that can be found in foods and nutrition textbooks provided by your teacher.

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My Exercise Inventory

Activity D **Name** _____

Chapter 7 **Date** _____ **Period** _____

A regular exercise program can help you feel good—physically and mentally. In the chart below, record the amount of time you spent exercising during the past week. Include only vigorous, conditioning exercise. List the approximate number of minutes spent in each activity.

Exercise:	M	T	W	Th	F	Sat	Sun
Aerobics							
Jogging							
Competitive sports							
P.E. class							
Swimming							
Tennis							
Other:							
Total							

The ideal fitness program includes some exercise every day. A good exercise program includes 30 minutes of vigorous exercise four days a week. It should also include warm-up and cool-down exercises. Considering these guidelines, analyze your exercise program. Then describe how you could improve your exercise plan.

Analysis of your current exercise program:

_____

_____

_____

_____

_____

_____

How could you improve your exercise program? _____

_____

_____

_____

_____

_____

_____

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Stress Rating Scale

Activity E
Chapter 7

Name_____
Date_____ **Period** _____

The following chart lists events that may cause stress in the life of a teenager. It is adapted from the scale shown on page 189 of your text. Working in small groups, think of additional events that can add stress to teen lives. An example might be breaking up with a boyfriend or girlfriend. Remember that stress can occur from positive events as well. Share your ideas with the entire class. Decide on a point value for each event you add to the list.

Life Event	Point Value	Your Score
Death of a parent	100	
Divorce of parents	73	
Separation of parents	65	
Death of close family member	63	
Personal injury or illness	53	
Marriage	50	
Fired from job	47	
Marital reconciliation	45	
Change in health of family member	44	
Pregnancy	40	
Gain of new family member (birth, adoption, grandparent moving in, etc.)	29	
Change in financial state (better or worse off than usual)	38	
Death of a close friend	37	
Change to a different line of work	36	
Change in responsibilities at work (promotion, demotion)	29	
Outstanding personal achievement	28	
Begin or end school	26	
Revision of personal habits (dress, manners, associations)	24	
Trouble with boss	23	
Change in work hours or conditions	20	
Change in residence	20	
Change in schools	20	
Change in recreation	19	
Change in church activities	19	
Change in social activities (clubs, dancing, movies)	18	
Change in sleeping habits	16	
Change in eating habits (more or less food, different hours or surroundings)	15	
Vacation	13	
Christmas or other major holiday	12	
Minor violations of the law (traffic ticket, disturbing the peace)	11	

Additional teen life events:

_____

_____

(Continued)

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Name _____

Using the scale on the preceding page and the additional events your class added to the list, determine your stress points. Write the point value on the line for those events that occurred in your life over the past year. If an event occurred more than once during the year, multiply the point value by the number of times the event occurred. Write that amount on the line. Add your total score and record below.

Total stress points: _____

If you scored over 200 points, you have experienced a high level of stress during the past year. Think about how you handled the more stressful events. Describe below how you managed the stress created by one of these events.

Describe the event: _____

_____

How did you manage the stress created by this event?_____

_____

_____

_____

_____

_____

What other techniques could you have used to handle the stress?_____

_____

_____

_____

_____

_____

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Chapter 8

Avoiding Harmful Substances

Smoking

Activity A
Chapter 8

Name_____
Date_____ **Period** _____

1. Place the letters in the blanks to rank the reasons people decide to smoke (in your opinion):

   (A) Makes them look older. (B) Allows them to join a peer group. (C) Relaxes them. (D) Gives them something to do with their hands. (E) Their parents, brothers, or sisters smoked. (F) Makes them feel good. (G) Lets them kill time when bored. (H) Helps them cope with problems. (I) Way to get back at parents or authority figures who are telling them not to smoke.

   Most influential _____
   _____
   _____
   _____
   _____
   _____
   _____
   _____
   _____ Least influential

2. If a person has developed a smoking habit, what would you consider to be the most successful way to break that habit? Place the letters in the blanks to indicate your response.

   (A) Cut down slowly, then quit. (B) Smoke low-nicotine, low-tar cigarettes. (C) Substitute candy or chewing gum. (D) Attend counseling groups. (E) Receive hypnosis to stop habit. (F) Decide to stop and never have another cigarette. (G) Buy special commercial products designed to help people quit.

   Most successful _____
   _____
   _____
   _____
   _____
   _____
   _____ Least successful

(Continued)

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Name _____

3. What does it cost to smoke? List the price of one pack of cigarettes.

   Cost if you smoke: 1 pack per day _____ × 365 days = _____

   2 packs per day × 365 days = _____

   Cost of smoking 1 pack per day for: one year _____ two years _____ five years _____

   10 years _____ 20 years _____ 40 years _____

   List the approximate cost of three items you wish you could afford in the next year. Compare these with the costs of smoking for one year.

   _____ _____ _____

   How do you want to spend your money? _____

   List the approximate cost of one item you wish you could afford in five years. _____ Could you afford this item if you did *not* smoke for five years? _____

4. If you could vote for a law banning the sale of tobacco, how would you vote?

   I would vote to ban the sale of tobacco because _____

   _____

   I would vote to allow the sale of tobacco because _____

   _____

5. Nonsmoking areas must now be designated in many public places. In some places, smoking is banned altogether. Briefly describe what is being done in your community in restaurants, businesses, and other public places.

   _____

   _____

   _____

   _____

6. Do you agree or disagree with the current trend to not allow smoking in certain areas? Explain your answer.

   _____

   _____

   _____

   _____

   _____

   _____

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Drinking and Driving

Activity B
Chapter 8

Name_____
Date_____ **Period** _____

Respond to the following statements. Then discuss these statements in class.

Agree	Disagree	Unsure	
_____	_____	_____	1. If you have one or two drinks, you can drive just as well as you can without having anything to drink.
_____	_____	_____	2. The experienced driver is rarely bothered by a few drinks.
_____	_____	_____	3. The law should limit the amount of alcohol served to a person who drives to a bar.
_____	_____	_____	4. I would feel safe riding with a driver who had recovered from alcoholism.
_____	_____	_____	5. Often the relaxing effect of a drink can improve driving.
_____	_____	_____	6. A person convicted of driving while intoxicated should have his or her license revoked.
_____	_____	_____	7. Tests to determine blood alcohol levels should be required of suspected drinking drivers.
_____	_____	_____	8. It's okay to drive after a few drinks, but it's not okay to drive after many drinks.
_____	_____	_____	9. Not enough arrests are made for driving while intoxicated.
_____	_____	_____	10. Arrests for driving under the influence of alcohol should carry a heavy fine.
_____	_____	_____	11. Most people are more cautious behind the wheel after drinking.
_____	_____	_____	12. When hosting a party, the amount of alcoholic beverages served to driving guests should be limited.
_____	_____	_____	13. Not driving after drinking is the most desirable behavior.
_____	_____	_____	14. Driving while intoxicated (DWI) is a community problem as well as an individual problem.
_____	_____	_____	15. People should not make fun of or pressure those who choose not to drink.
_____	_____	_____	16. If necessary, I would attempt to prevent others from driving if their driving ability had been impaired by alcohol.
_____	_____	_____	17. If necessary, I would attempt to prevent others from riding as passengers with a driver whose ability had been impaired by alcohol.
_____	_____	_____	18. I would support measures such as legislation, enforcement, education, and engineering that would reduce the DUI (driving under the influence) problem.

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Alcohol's Effect on Personal Relationships

Activity C **Name**_____

Chapter 8 **Date**_____ **Period** _____

Write your reactions to the following situations about relationship problems caused by drinking. (Girls write about problems 1 and 3. Boys write about problems 2 and 4.) Then divide into small groups to discuss reactions. (Each small group should include both girls and boys.)

1. Consider the problems that arise when a girl is dating a boy who has a drinking problem. For instance, if the boy ignores her wishes and continues to drink at a party, should she leave without him? If they leave together, should she insist on driving? Should she ignore him and have a good time herself? Should she feel obligated to see that he arrives home safely?

_____

_____

_____

_____

2. Consider the problems that arise when a boy is dating a girl who has a drinking problem. For instance, should he try to influence the girl to stop drinking? Should he feel responsible for seeing that none of her drinks contain alcohol? If she is drinking too much at a party, should he try to suggest that he take her home early? Should he ignore her and have a good time himself? Should he feel obligated to see that she arrives home safely?

_____

_____

_____

_____

3. Consider the problems that arise when a young wife has a drinking problem. Should the husband try to influence his wife to stop drinking? Should he tell their relatives or her coworkers that she has a drinking problem? Should he still show affection to his wife, or should he ignore her if she continues to drink? Should he try to influence her to seek help? Should he try to control sources of alcohol in her life?

_____

_____

_____

_____

4. Consider the problems that arise when a young husband has a drinking problem. Should the wife try to influence her husband to stop drinking? Should she tell their relatives or his coworkers that he has a drinking problem? Should she still show affection to her husband, or should she ignore him if he continues to drink? Should she try to influence him to seek help? Should she try to control sources of alcohol in his life?

_____

_____

_____

_____

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The Use of Alcohol

Activity D
Chapter 8

Name_____
Date_____ **Period** _____

1. Place the letters in the blanks to rank the following, indicating your answer to the following statement: "I think drinking would be the most difficult to say no to when a teen is…"

   (A) driving (B) dining in a restaurant (C) emotionally upset (D) at home alone (E) at a party (F) with a group of other teenagers who are drinking

   Most difficult _____

   _____

   _____

   _____

   _____

   _____ Least difficult

2. If you were at a party and you knew "spiked" punch was being served, would you drink the punch in order to go along with the crowd?

   Yes, because _____

   No, because_____

   What are the dangers of "spiked" punch? _____

   _____

3. If the person who drove you to a party was drinking heavily, would you ask someone else to take you home, or would you feel you had to go home with the person who brought you?

   I would let someone else take me home because_____

   _____

   I would go home with the person who brought me because _____

   _____

   I would drive the car home myself, but ask a friend to take my date home because _____

   _____

4. If you were with a group of friends and they decided to play a drinking game, what would you do?

   _____ Assume a superior attitude and refuse to drink.
   _____ Say "No, thank you," and say nothing to those who are drinking.
   _____ Drink a little and pretend to be enjoying it.
   _____ Keep up with the crowd.
   _____ Excuse yourself and find a way home.
   _____ Other: _____

(Continued)

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Name _____

5. Alcohol can change a person's behavior and personality.

   I agree/disagree because _____

   _____

6. The fact that young people see adults and famous people drink affects their decisions about using alcohol.

   I agree/disagree because _____

   _____

7. Place the letters in the blanks to rank the following, indicating your answer to the following statement: "If I felt I had a drinking problem, the first person I would consult would be . . ."

   (A) religious leader (B) parents (C) friends (D) physician (E) member of Alcoholics Anonymous (F) school counselor (G) member of Students Against Destructive Decisions (SADD), if available

   First to consult _____

   _____

   _____

   _____

   _____

   _____

   _____ Last to consult

8. Recent community response to the alcohol problem has prompted such activities as these: formation of SADD chapters, bars offering breath tests to determine driving ability, cab companies offering to drive people home who are unable to drive, laws to raise the legal drinking age to 21 in all states, tougher DUI laws, and tougher laws to control false I.D.s.

   What other activities have been initiated in response to the alcohol problem? _____

   _____

   Write a short paragraph indicating which of these you feel is the most effective. _____

   _____

   _____

   _____

   _____

   _____

   _____

   _____

   _____

   _____

   _____

   _____

   _____

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How Alcohol Is Portrayed on Television

Activity E
Chapter 8

Name_____
Date_____ **Period** _____

Watch television for a total of two hours. Use the form below to record how alcohol is shown or mentioned. Be sure to pay attention to commercials as well as programs.

Time period	Program	Commercial	Network/station	Positive or negative reference	Beer, wine, or liquor

How do you feel the attention to alcohol on television influences people's use of alcohol?_____

_____

_____

_____

_____

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Saying No to Alcohol

Activity F **Name**_____

Chapter 8 **Date**_____ **Period** _____

For each of the following situations, write ways to say no to alcohol. Then compare answers in a small discussion group. Choose the best answers and role-play two of the situations.

1. Picnic on the beach or in the park _____

2. In a restaurant _____

3. At a high school party where there are no chaperons _____

4. At a fraternity party on a college campus _____

5. Riding around in a car _____

6. In a friend's home when parents are gone _____

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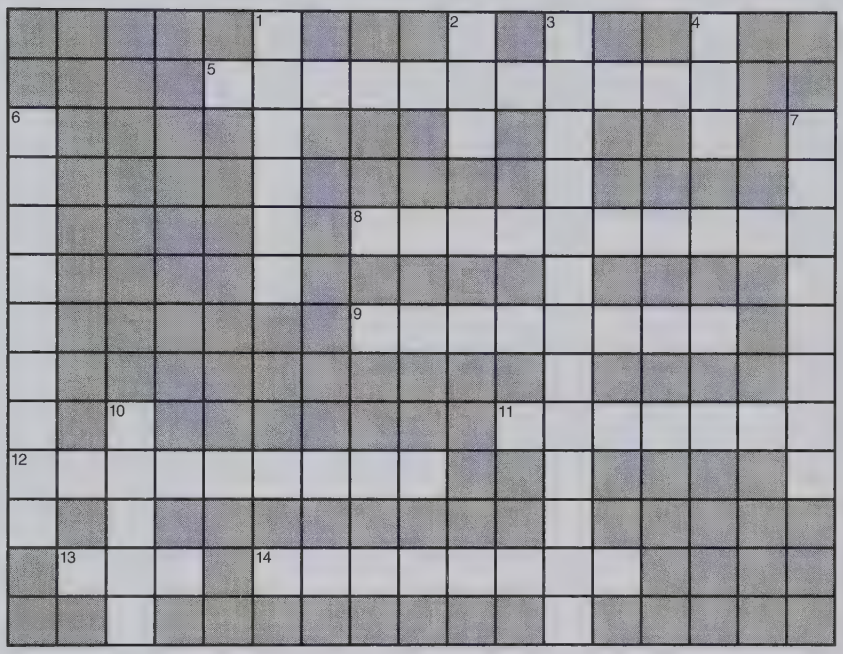
Drugs

Activity G
Chapter 8

Name _____
Date _____ **Period** _____



Across

5. Barbiturates, tranquilizers, and alcohol.
8. Amphetamines, cocaine, speed, and pep pills.
9. When the body chemistry of a drug user is altered by repeated use of a drug, the user develops _____ dependency.
11. A highly addictive drug normally snorted through the nose.
12. Drugs that induce sleep and relieve pain.
13. A deadly drug also known as angel dust.
14. Breathing inhalants that produce mild intoxication.

Down

1. Belongs to the pain-killer family of opium. Powerfully addictive.
2. "Trips" caused by this drug may recur spontaneously in "flashbacks."
3. Mind-altering drugs.
4. Drug _____ is taking a drug for its intended purpose and in the appropriate manner.
6. Often referred to as pot, grass, or weed.
7. Drugs with slightly altered formulas that resemble other drugs.
10. A smokable form of cocaine.

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Saying No to Drugs

Activity H **Name**_____

Chapter 8 **Date**_____ **Period** _____

Read each of the statements below that are commonly used to persuade young people to try drugs. Write a response to each that would say no to drugs. Then compare your responses with those of other class members.

1. "If you don't try this, I won't be your friend anymore."

   Your response: _____

   _____

   _____

2. "Come on. Everybody else is doing drugs."

   Your response: _____

   _____

   _____

3. "If you really wanted to be 'in,' you would give it a try."

   Your response: _____

   _____

   _____

4. "Don't you want to try it and see what it's like?"

   Your response: _____

   _____

   _____

5. "You just think you're better than everyone else."

   Your response: _____

   _____

   _____

6. "Come on. You'll spoil everyone else's fun if you don't try it."

   Your response: _____

   _____

   _____

7. "Isn't it about time you grew up?"

   Your response: _____

   _____

   _____

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The Use of Drugs

Activity I
Chapter 8

Name_____
Date_____ **Period** _____

1. Place the letters in the blanks to rank the following, indicating your answer to the following statement: "In my opinion, the most dangerous consequences of drug abuse are…"

   (A) problems with the law (B) loss of ability to make responsible judgments (C) loud and boisterous actions (D) drowsy and lazy feelings (E) exaggerated emotions (F) loss of ability to drive safely (G) damage to physical health (H) possibility of becoming dependent on drugs (I) loss of parents' and adults' respect (J) loss of self-respect

   Most dangerous _____
   _____
   _____
   _____
   _____
   _____
   _____
   _____
   _____
   _____ Least dangerous

2. Place the letters in the blanks to indicate what you think are the most common reasons for drug abuse.

   (A) Low self-esteem. (B) Influence of friends. (C) Relief from pressures. (D) Boredom. (E) Rebellion against authority. (F) Pleasurable feeling the drug gives. (G) Started smoking cigarettes, which led to drugs. (H) Unable to say no to friends.

   Most common reason _____
   _____
   _____
   _____
   _____
   _____
   _____
   _____
   _____ Least common reason

3. If a law were proposed making all drugs legal for anyone who wanted to use them, how would you vote?
   _____ Vote to make all drugs legal for everyone.
   _____ Vote to make all drugs legal for people over 21.
   _____ Vote to make marijuana legal, but restrict other drugs.
   _____ Vote to make all drugs illegal.
   _____ Other: _____

(Continued)

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Name _____

4. How do you think the drug problem in this country should be handled? _____

_____

_____

_____

_____

_____

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Chapter 9

Lifestyle Options and Consequences

Lifestyles

Activity A
Chapter 9

Name _____
Date _____ **Period** _____

1. I believe single living would be more difficult for (Complete one sentence.)

   a woman because _____

   _____

   _____

   _____

   a man because _____

   _____

   _____

   _____

2. I believe the greatest problems for a single person would be (Number the following problems from 1 to 12, with 1 being the greatest problem.)

   _____ loneliness
   _____ inability to do all household chores
   _____ difficulty in achieving financial independence
   _____ missing the spouse/parent role
   _____ feeling uneasy with career contacts of the opposite sex
   _____ feeling inferior to married persons
   _____ lack of parental approval
   _____ lack of peer approval
   _____ limited social contacts
   _____ stigmas associated with single people
   _____ lack of meaningful personal relationships
   _____ image of not being stable in career

(Continued)

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Name _____

3. I think the main reason marriage is the most popular lifestyle in our society is _____

_____

_____

_____

_____

_____

_____

_____

4. Which of the following statements do you believe?

   A. All married couples who can have children should have children.

   B. Married couples should be free to choose whether or not they want to have children.

   I agree with statement _____ because _____

_____

_____

_____

_____

5. I think the greatest problems for a person with a "living together" lifestyle would be (Number the following problems from 1 to 9, with 1 being the greatest problem.)

   _____ lack of commitment between partners
   _____ lack of legal basis
   _____ lack of social support
   _____ lack of parental approval
   _____ lack of peer approval
   _____ being denied interspousal protection
   _____ financial restrictions (Social Security, insurance, tax, etc.)
   _____ child custody question if relationship ends
   _____ ownership of property questions if the relationship ends

6. Living together before marriage is a good way to test for compatibility. I (agree/disagree) with this statement because _____

_____

_____

_____

_____

_____

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Premarital Pregnancy

Activity B
Chapter 9

Name _____
Date _____ **Period** _____

Using the decision-making process, evaluate the four alternatives available to an unmarried pregnant teen. List the pros and cons of each alternative. Then choose the one you consider to be the best alternative and explain the reasons for your choice.

Alternative: Keeping the baby, remaining single

Pros _____

Cons _____

Alternative: Marriage

Pros _____

Cons _____

(Continued)

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Name _____

Alternative: Adoption

Pros _____

Cons _____

Alternative: Ending a pregnancy

Pros _____

Cons _____

Based on your evaluation of the alternatives, which do you feel would be the best option?

_____

Why did you make this choice?

_____

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A Look at the Adoption Options

Activity C
Chapter 9

Name_____
Date_____ **Period** _____

A single woman who is pregnant may wish to have her baby adopted by a couple who are unable to have children. There are two major choices she will have to make if she selects this alternative: agency adoption vs. independent adoption and open adoption vs. closed adoption. Answer the following questions regarding these options.

1. Research and describe an agency adoption._____

2. Research and describe an independent adoption._____

3. Which of these two options do you think a woman should select and why? _____

4. Research and describe an open adoption._____

5. Research and describe a closed adoption. _____

6. Which of these two options do you think a woman should select and why? _____

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Lifestyles and Health

Activity D **Name**_____

Chapter 9 **Date**_____ **Period** _____

Match each term with its description by writing the correct letter in the blank.

_____ 1. Illnesses spread by sexual contact.

_____ 2. Placing a baby with another family who will rear him or her as their own child.

_____ 3. A condition caused by a virus that breaks down the body's immune system.

_____ 4. A sexually transmitted disease that can cause pelvic inflammatory disease (PID) and lead to infertility.

_____ 5. A baby born to a mother infected with this STD may develop a blinding eye infection unless treated promptly.

_____ 6. A sore is the first symptom of this sexually transmitted disease.

_____ 7. Removal of an undeveloped embryo from a woman's uterus.

_____ 8. The stage of syphilis when all symptoms of the disease disappear and the victim is not infectious.

_____ 9. A virus that attacks the immune system of the body, creating a weakness to infections.

_____ 10. A condition involving fluid retention and weight gain that often occurs in pregnant teens.

_____ 11. A sexually transmitted disease that has no cure and may stay in the body and flare up at irregular intervals.

_____ 12. A low level of hemoglobin in the blood, often occurring in pregnant teens.

_____ 13. Flat or raised bumps in the genital area caused by a virus and spread by sexual contact.

_____ 14. Diseases that destroy the health of people with weak immune systems.

_____ 15. Not engaging in sexual intercourse.

_____ 16. Sore that appears at the site of infection from syphilis.

A. gonorrhea
B. abstinence
C. chlamydia
D. syphilis
E. HIV
F. sexually transmitted diseases (STDs)
G. genital warts
H. opportunistic infections
I. abortion
J. chancre
K. latent
L. herpes
M. adoption
N. toxemia
O. anemic
P. Acquired Immune Deficiency Syndrome (AIDS)

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Sexually Transmitted Diseases—Myths and Truths

Activity E
Chapter 9

Name_____
Date_____ **Period** _____

Read the following statements about sexually transmitted diseases. Indicate if you think each statement is a myth or a truth by checking the appropriate column. Then turn to the back of this page to check your answers.

	Myth	Truth
1. Birth control pills prevent sexually transmitted diseases from being contracted.	_____	_____
2. Sexually transmitted diseases can be avoided by abstaining from sexual intercourse.	_____	_____
3. Many sexually transmitted diseases can be treated by qualified medical practitioners.	_____	_____
4. Sexually transmitted diseases can be contracted by touching doorknobs or swimming in community pools.	_____	_____
5. Once you have had a sexually transmitted disease, you are immune and will never get it again.	_____	_____
6. HIV can be spread through contact with certain body fluids, such as blood and semen.	_____	_____
7. Homosexual and bisexual men are the only people who can contract AIDS.	_____	_____
8. An unborn fetus can be infected with syphilis while in the uterus.	_____	_____
9. An unborn fetus can contract gonorrhea while in the uterus in much the same way it contracts syphilis.	_____	_____
10. Visible symptoms are always present in a person infected with gonorrhea.	_____	_____
11. A woman who has gonorrhea may become sterile.	_____	_____
12. If a syphilitic chancre goes away, it means the individual is no longer infected with syphilis.	_____	_____
13. Syphilis can remain latent for years and then cause heart or brain damage and may even lead to death.	_____	_____
14. If a woman has an active case of genital herpes, she may infect her baby during delivery.	_____	_____
15. Women who are infected with genital warts may develop cancer of the cervix.	_____	_____
16. Condoms help protect against many STDs, but are not 100 percent effective.	_____	_____
17. If two people are free from STDs and have no sexual or other intimate contact with other partners, they are unlikely to contract an STD.	_____	_____
18. Chlamydia can cause pelvic inflammatory disease (PID), which can lead to infertility.	_____	_____
19. Genital warts are caused by a virus and spread by sexual contact.	_____	_____
20. Some STD strains are becoming resistant to present medications that are available.	_____	_____
21. If the symptoms for an STD go away, prescribed medications can be discontinued.	_____	_____

(Continued)

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Answers for Activity E, Chapter 9:

1. Myth. Birth control pills do not prevent sexually transmitted diseases from being contracted. The pill may make women more susceptible because the pill changes the pH balance of the vagina, causing a woman to be more vulnerable to gonorrhea.
2. Myth. Although most STDs are contracted through sexual intercourse, some are spread through other intimate contact. For example, HIV may be transmitted through contaminated needles used by an infected person.
3. Truth. Treatment is available for most STDs, but treatment is not a vaccine. A person can become infected again, and often the strain grows more resistant to available medicines. Although drugs can alleviate some of the symptoms of herpes and AIDS, there is presently no known cure for these STDs.
4. Myth. The organisms causing STDs do not live long outside the body. They are very sensitive to temperature and light.
5. Myth. There is no immunity to any of these diseases, and you may get them again.
6. Truth. The AIDS virus is spread through semen and blood.
7. Myth. Many AIDS patients in the U.S. are homosexual or bisexual men. However, AIDS is also spread by heterosexual contact between men and women. Among intravenous drug users, AIDS can be spread through contaminated needles.
8. Truth. The infection can pass through the infected blood of the mother to her unborn child. If this occurs, the child will be born with syphilis.
9. Myth. The baby may contract the disease when an infected mother's "bag of water" breaks before delivery, causing bacteria to reach the baby's eyes.
10. Myth. An estimated 40 percent of males and 80 percent of females infected with gonorrhea have no visible symptoms, but they may pass the disease to a sexual partner.
11. Truth. If a woman receives no treatment or insufficient treatment, sterility may occur. Infection causes scar tissue to block the tubes that carry eggs from the ovaries to the uterus.
12. Myth. If the chancre goes away, it does not mean the disease is cured. Syphilis advances through other stages that may reveal other symptoms. The individual still has syphilis.
13. Truth. The bacteria may eventually damage the heart, brain, or spinal cord. Mental illness, blindness, paralysis, heart disease, or death may result.
14. Truth. If the infection is severe, the baby may not survive. If the baby does survive, the infection usually causes physical and/or mental damage. The doctor of a woman with genital herpes may recommend a cesarean delivery so the baby does not have to pass through the infected birth canal.
15. Truth. For this reason, women with genital warts should check with their doctors about getting more frequent pap smears.
16. Truth. It is estimated that, if used properly, latex condoms could prevent up to 95 percent of all STD cases.
17. Truth. Only when one or both partners have sexual relations or other intimate contact with infected people do they run a serious risk of contracting an STD.
18. Truth. The disease can infect the female reproductive tract causing scar tissue in the tubes.
19. Truth. The individual may not notice symptoms for three to eight months after exposure. Genital warts may be treated and removed, but they may recur.
20. Truth. Continued infection and treatment may cause resistance in some individuals.
21. Myth. Many STDs have latent stages in which no visible symptoms are present. It is important to follow the medical advice of a physician.

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Chapter 10

Communicating with Others

Communication Survey

Activity A
Chapter 10

Name_____
Date_____ **Period** _____

Survey five people in your school about communication patterns in your school environment. Use the survey on the next page. Record the answers in the chart below. Compile the results of all class members and write a story for the school paper.

Survey Responses

	Person 1	Person 2	Person 3	Person 4	Person 5
Indicate person's grade level or position, such as teacher, counselor, etc.					
Question 1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

(Continued)

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Communication in Our School

1. In general, I would say the communication in our school is _____.
   A. good
   B. fair
   C. poor

2. I think students show their friendliness by communicating to strangers and new students _____.
   A. often
   B. sometimes
   C. only when told to
   D. never

3. New students in our school _____.
   A. would feel very lost
   B. could make friends easily if they tried
   C. would have no problem making new friends

4. I think the student-to-student communication is _____.
   A. good
   B. fair
   C. poor

5. The communication between teachers and students is _____.
   A. open and warm
   B. cold and stilted
   C. somewhere in between

6. I think the communication between teachers and students could be improved by _____.
   A. teachers taking more time for personal conversations with students
   B. students seeking out teachers more often
   C. having formal time periods set aside for discussions between students and teachers

7. The communication between students and counselors is _____.
   A. open and warm
   B. cold and stilted
   C. somewhere in between

8. I think the communication between counselors and students could be improved by _____.
   A. students taking more time for personal conversations with counselors
   B. counselors taking more time for personal conversations with students
   C. having formal time periods set aside for discussions between students and counselors

9. The communication between students and administrators is _____.
   A. open and warm
   B. cold and stilted
   C. somewhere in between

10. I think the communication between administrators and students could be improved by _____.
    A. students taking more time for personal conversations with administrators
    B. administrators taking more time for personal conversations with students
    C. having formal time periods set aside for discussions between administrators and students

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Communication—Helping or Hindering?

Activity B

Chapter 10

Name_____

Date_____ **Period** _____

Classify the behaviors listed below into two columns to indicate whether they help or hinder communication.

Takes words out of context
Encourages talk
Smiles
Is bossy
Willing to listen
Never listens
Indifferent
Gloomy
Skeptical
Listens selectively
Nods head
Shows interest in what others have to say
Makes others feel good about themselves
Over sympathetic
Makes others feel guilty
Gives in all the time
Gives feedback
Cheerful
Explains reasons for doing things
Belittles what is said
Optimistic
Sarcastic
Dominating
Makes eye contact

Behaviors that help communication:

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

Behaviors that hinder communication:

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

Explain how using some of the helpful characteristics could solve a communication problem.

_____
_____
_____
_____
_____
_____
_____
_____

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Sympathy vs. Empathy

Activity C **Name** _____

Chapter 10 **Date** _____ **Period** _____

Put an **S** in the blank in front of the statements that show sympathy. Put an **E** in the blank in front of the statements that show empathy. Add three empathetic statements and explain why empathy is more likely to be appreciated than sympathy.

_____ 1. "I'm feeling horrible because you're so sick."

_____ 2. "I realize how tired you must feel, so let's stay home and watch television."

_____ 3. "I'm so upset that you've had such a frustrating time."

_____ 4. "I know how you feel because I went through that very thing when I was working there."

_____ 5. "I understand why you feel that way, so don't say any more."

_____ 6. "I'm upset and feel just as bad as you do since I heard the news."

_____ 7. "I know you have had a rough time, and I'll accept your feelings, but I have to continue with the plan."

E 8. _____

_____

_____

E 9. _____

_____

_____

E 10. _____

_____

_____

Empathy is more likely to be appreciated than sympathy because _____

_____

_____

_____

_____

_____

_____

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Levels of Communication

Activity D
Chapter 10

Name_____
Date_____ **Period** _____

The five levels of communication are described briefly below. In the space provided, identify an individual with whom you might interact at each level. Then write an example of a verbal exchange that might occur with that individual at that level. See your text for examples.

Level five: Cliché level, no involvement, small talk, empty words

Verbal exchange with _____

_____

_____

_____

_____

_____

Level four: No commitment of self, may tell what others have said or done

Verbal exchange with _____

_____

_____

_____

_____

_____

Level three: Somewhat willing to share ideas to test reaction of listener

Verbal exchange with _____

_____

_____

_____

_____

_____

Level two: More willing to share feelings and emotions

Verbal exchange with _____

_____

_____

_____

_____

_____

(Continued)

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Name _____

Level one: Complete openness and honesty, revealing deepest thoughts and feelings; desire to understand other person

Verbal exchange with _____

_____

_____

_____

_____

_____

Analyze interactions you have with different individuals. Which level is most often exhibited? _____

_____

Is there risk involved in any of the levels? Explain your answer. _____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

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Communication Checklist

Activity E
Chapter 10

Name_____
Date_____ **Period** _____

The following communication practices promote good relations with others. Evaluate your communication skills by responding to each of the following statements according to the way it describes you. Mark **A** for always, **S** for sometimes, and **N** for never. Then score your response by following the directions below.

_____ 1. I seek out a person's interests and ask questions the other person likes to answer.
_____ 2. I try to choose a time and place that's good for communication.
_____ 3. I let my friends know how important their friendship is to me.
_____ 4. I often compliment my friends.
_____ 5. When I must discuss a difficult subject with someone, I rehearse what I want to say in order to avoid hurt feelings.
_____ 6. I tune out self-defeating messages and focus on positive thoughts that encourage communication.
_____ 7. I am confident in stating my opinions even if they differ with others.
_____ 8. I respect the right of others to have differing opinions.
_____ 9. I don't get upset when someone disagrees with something I've said.
_____ 10. I listen closely to what others have to say.
_____ 11. My friends trust me completely.
_____ 12. Others know they can count on me when they need help.
_____ 13. I am optimistic and always try to see the bright side.
_____ 14. I listen with an open mind and avoid hasty judgments.
_____ 15. I am patient enough to tolerate situations that are less than ideal and wait for better times.
_____ 16. I project a positive image when people meet me for the first time.
_____ 17. I keep my hair, hands, and fingernails clean and well groomed.
_____ 18. I wear clean clothing that is appropriate for the occasion.
_____ 19. My hand gestures aid communication rather than distract.
_____ 20. I maintain eye contact when talking with others.
_____ 21. I know and practice proper etiquette.
_____ 22. I am able to say no without feeling guilty or apologetic.
_____ 23. I stand up for my own beliefs without attacking the beliefs of others.
_____ 24. I express myself without putting others down.
_____ 25. I can admit anger and express it without resorting to physical or verbal abuse.

Give yourself two points for each response marked **A** and one point for each response marked **S**. Add up your total points. If you scored 36 or more, your communication skills have led you to have many close friends; 31-35, you probably have many friends; 26-30, you have good communication skills; 25 or less, you might want to review your communication practices in order to encourage closer relations with others.

_____ **A** responses × 2 = _____
_____ **S** responses × 1 = + _____

Score _____

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Family Communication

Activity F **Name**_____

Chapter 10 **Date**_____ **Period** _____

The following are some of the suggestions your text listed for improving family communication. During the next three days, try to use each of these suggestions at least once. Briefly describe the situation where you used each suggestion. Tell how you used the technique and then evaluate how effective the technique was in aiding communication. Answer the remaining questions.

1. Pick a good time to begin discussing a problem. Choose a time when everyone is relaxed and not pressed for time.

   Describe the situation: _____

   _____

   _____

   How did you use the technique? _____

   _____

   _____

   _____

   How effective was this technique in aiding communication? _____

   _____

   _____

2. Indicate your honest wish to talk. Parents may not be aware that you want to talk.

   Describe the situation: _____

   _____

   _____

   How did you use the technique? _____

   _____

   _____

   How effective was this technique in aiding communication? _____

   _____

   _____

   _____

3. Retain a pleasant tone of voice and avoid critical or sarcastic remarks.

   Describe the situation: _____

   _____

   _____

(Continued)

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Name _____

How did you use the technique? _____

How effective was this technique in aiding communication? _____

4. Use I-messages rather than you-messages to express how you feel without criticizing or blaming others.

Describe the situation: _____

How did you use the technique? _____

How effective was this technique in aiding communication? _____

5. Know when to give up a lost cause and end an argument. You can't expect to get your way all the time.

Describe the situation: _____

How did you use the technique? _____

How effective was this technique for aiding communication? _____

(Continued)

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Name _____

6. Suggest dropping the issue for the time being, allowing each person to calm down and think rationally.

   Describe the situation: _____

   How did you use the technique? _____

   How effective was this technique in aiding communication? _____

7. Which technique did you feel was the most effective in improving family communication? Why?

8. Which technique did you feel was the least effective in improving family communication? Why?

9. What have you learned about improving family communication? _____

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Chapter 11

Developing Close Relationships

Dating Survey

Activity A
Chapter 11

Name _____
Date _____ **Period** _____

Survey five students in your school about their dating practices. Use the survey questions on the next page. Record the answers in the chart below. Compile the results of all class members and write a story for the school paper.

Survey Responses

Question	Person 1	Person 2	Person 3	Person 4	Person 5
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					
13.					
14.					
15.					

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Dating Survey

1. Your sex:
   A. Male.
   B. Female.
2. Your age: _____
3. Have you ever dated?
   A. Yes.
   B. No. (If no, answer only questions 6-11.)
4. If so, at what age did you begin dating? _____
5. Are you presently dating:
   A. no one
   B. one person
   C. more than one person
6. Which would you prefer?
   A. Going out on dates.
   B. Going out with a group of friends.
7. What would you like to do most on a date?
   A. Go to a movie.
   B. Go to the park or beach.
   C. Go to a school event.
   D. Go to a party.
   E. Watch a sports event.
   F. Go to a concert.
   G. Go out to dinner.
   H. Participate in a sport.
   I. Go to a church function.
8. What is the most important aspect of a dating partner?
   A. Physical appearance.
   B. Popularity.
   C. Personality.
   D. Common interests.
9. Do you have a curfew?
   A. Yes.
   B. No. (If no, go to question 12.)
10. If so, when do you have to be home on week nights? _____
11. When do you have to be home on weekends? _____
12. Do you prefer to:
   A. be alone with your date
   B. double-date
   C. attend a group function
13. What method of transportation do you usually use on dates?
   A. Own car.
   B. Family car.
   C. Public transportation.
   D. Bicycles.
   E. Ride with friends.
14. How much do you spend on an average date?
   A. Nothing.
   B. $10.00.
   C. $20.00.
   D. $30.00.
   E. $40.00.
   F. Over $40.00.
15. Where do you most often meet the people you date?
   A. Classes at school.
   B. School functions.
   C. Club meetings.
   D. Work.
   E. Church.

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Positive and Negative Types of Love

Activity B
Chapter 11

Name_____
Date_____ **Period** _____

Put a + in front of the statements that describe positive love. Put a – in front of the statements that describe negative love. Add five statements that describe love relationships in today's society. Indicate whether they describe positive or negative love.

_____ 1. You want your partner to fully develop his or her potential.

_____ 2. You accept your partner's faults and weaknesses.

_____ 3. You show the emotion of jealousy toward the person you love.

_____ 4. Receiving personal gratification is your primary objective.

_____ 5. You have each other's interests at heart.

_____ 6. Your love withstands the test of time.

_____ 7. Mutual respect and understanding are found in this love.

_____ 8. The love that raises its voice in anger against the loved one.

_____ 9. Your love is not returned, and you live in the agony of unfulfilled love.

_____10. Both of you feel happy, secure, and satisfied.

_____11. _____

_____

_____12. _____

_____

_____13. _____

_____

_____14. _____

_____

_____15. _____

_____

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Love Match

Activity C
Chapter 11

Name_____
Date_____ **Period** _____

Match the following terms and definitions.

_____ 1. Hasty and changeable attraction to someone.
_____ 2. Love that raises its voice in anger toward the beloved.
_____ 3. Possessive love.
_____ 4. Unfulfilled love.
_____ 5. Vigorous, rough, insistent form of love.
_____ 6. Tendency to hate persons you love.
_____ 7. Love that involves total communication and commitment.
_____ 8. Love that is warm, secure, and cheerful.
_____ 9. One method of communicating deep feelings of affection.
_____ 10. Love based on mutual respect and understanding.

A. ambivalence
B. friendly
C. hostile
D. infatuation
E. jealous
F. passionate
G. physical expressions
H. tender
I. true
J. unreturned

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Your Attitudes About Sex

Activity D
Chapter 11

Name _____
Date _____ **Period** _____

Respond to each of the following statements by circling whether you agree or disagree. Then explain why you answered as you did.

1. I believe the responsibility for controlling sexual behavior lies with both the boy and the girl.

   I (agree, disagree) because _____

   _____

   _____

   _____

2. I believe the best way to prevent sexual involvement is to provide young people with the factual knowledge necessary for them to make appropriate decisions.

   I (agree, disagree) because _____

   _____

   _____

   _____

3. I believe parents, schools, and religious leaders should provide guidelines for young people concerning sexual behavior. The ultimate decision, however, rests with the individual.

   I (agree, disagree) because _____

   _____

   _____

   _____

4. I believe teenagers get mixed messages about sexuality from the media and from parents and other authority figures.

   I (agree, disagree) because _____

   _____

   _____

   _____

5. I believe some teenagers feel parenting a child is the best way to affirm their adulthood.

   I (agree, disagree) because _____

   _____

   _____

   _____

(Continued)

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6. I believe a double standard exists. It's okay for the boy to have sex, but it's not okay for the girl.

I (agree, disagree) because _____

_____

_____

_____

7. I believe the father of a child born out of wedlock should have equal responsibility, emotionally and financially, as the mother.

I (agree, disagree) because _____

_____

_____

_____

8. Place the letters in the blanks to rank the following consequences of sexual involvement:

(A) damage to reputation among peers (B) damage to personal self-esteem (C) exposure to STDs (D) feeling obligated to continue a relationship based on sex (E) pregnancy (F) sex becomes a habit, interfering with other methods of communicating feelings

Most serious consequence_____

_____

_____

_____

_____

_____ Least serious consequence

Why did you choose _____ as the most serious consequence?

_____

_____

_____

_____

_____

_____

_____

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Communicating Affection

Activity E
Chapter 11

Name_____
Date_____ **Period** _____

Write your reactions to the following situations. Then share your ideas in a small group. Write a solution to each situation, combining the best ideas of the group's members.

"Bob and I dated all during our senior year at school. This fall, we are going to different colleges. We feel very strongly about each other and hope we will get married someday. We have handled our emotions cautiously, but it is getting harder as fall comes closer and closer. I have talked to friends, and they all say we should go ahead and have sexual relations. I feel our love is much deeper than anything physical and that we do not have to prove anything to each other. However, I really do love Bob. What should I do?"

Your reaction: _____

_____

_____

_____

Group's solution: _____

_____

_____

_____

_____

_____

"I've dated a lot of girls, but was never very serious about any particular one. Now I feel pressure from the guys to get really involved with a girl, and the girls add pressure, too. There is one girl in particular that I really like, but I don't want to get involved yet. How can I show real interest in her and yet let her know I don't want any sexual involvement?"

Your reaction: _____

_____

_____

_____

Group's solution: _____

_____

_____

_____

_____

_____

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Just Say No

Activity F **Name**_____

Chapter 11 **Date**_____ **Period** _____

The following statements are often used to persuade a dating partner to have premarital sex. Read each statement and write a response that would say no to sexual involvement. Compare your responses with those of your classmates.

1. "If you loved me, you would prove it."

   Your response: _____

   _____

   _____

2. "We love each other so that makes it all right."

   Your response: _____

   _____

   _____

3. "If you don't love me completely, I'll find someone who will."

   Your response: _____

   _____

   _____

4. "We're not doing anything that all our friends aren't already doing."

   Your response: _____

   _____

   _____

5. "You've gotten me all excited! You can't tell me to stop now!"

   Your response: _____

   _____

   _____

6. "Just relax. I'll know when to stop."

   Your response: _____

   _____

   _____

7. "Come on. You'll feel so good, I promise you."

   Your response: _____

   _____

   _____

8. "Nothing will happen the first time, so don't worry about it."

   Your response: _____

   _____

   _____

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Acquaintance/Date Rape

Activity G
Chapter 11

Name_____
Date_____ **Period** _____

Teenagers need to become more aware of the attitudes and situations that can lead to acquaintance rape. They need to develop prevention strategies to use if needed. Your text described several ways to protect yourself. Answer the following questions to personalize these strategies for your use. Share and compare your responses with your classmates.

Prevention Strategies

1. **Respect the limits set by your parents or those in authority.**
   List family ground rules you think would be helpful to young people. Your list should include good age limits for group dating, single dating, and steady dating; curfews you feel young people should have for weeknights and weekends; guidelines for going to parties; and any other family rules that could help young people.

2. **Before you get involved in a difficult situation, you need to set your personal limits.**
   What questions must young people answer for themselves in order to establish their personal limits? List below.

3. **Learn how to recognize trouble situations and be alert to circumstances that might get out of control.**
   Describe what is meant by a situation that is getting out of control. What are the signs to watch for on a date? At a party?

(Continued)

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4. **Maintain your options for leaving a situation that is getting out of control.**
What arrangements can you make ahead of time to allow for this option?

5. **Learn how to say no and mean it.**
How would you respond in the following situations in order to avoid sexual intimacy? What would you say? What action would you take?

A. "You say you love me, but I want you to prove it."

B. "I just spent all this money on you. How can you say no?"

C. "Everyone else is doing it."

D. "If you don't make love to me, it's over for us."

E. "You can't get me all excited and then say no."

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Chapter 12
Choosing to Marry

Role Expectations in Marriage

Activity A
Chapter 12

Name _____
Date _____ **Period** _____

Indicate whether you agree or disagree with the following opinions concerning role expectations in marriage. Tabulate the results of all class members and discuss.

Agree	Disagree	I believe that:
_____	_____	1. Women who graduate from college, marry, and become full-time homemakers waste their education.
_____	_____	2. More and more husbands seem willing to help with household duties and child-care responsibilities.
_____	_____	3. Ordinarily, the husband's position gives the family its status in the community.
_____	_____	4. Role expectations and practices are determined more by personal preference and desire than they are by cultural influence or socioeconomic status.
_____	_____	5. Husband and wife roles are no longer learned within the family structure.
_____	_____	6. The male's traditional role as head of the house has disappeared during this century.
_____	_____	7. Even when a woman combines career and marriage, her role as mother and wife does not change to correspond to this.
_____	_____	8. If a wife has a successful career, she will usually damage her husband's pride.
_____	_____	9. In the future, more women will combine marriage with a career.
_____	_____	10. Decisions about who carries primary responsibility for household tasks should be decided according to gender.

Choose one of the above statements that you feel strongly about and write a response.

_____

_____

_____

_____

_____

_____

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Statements About Spouse Selection

Activity B **Name** _____

Chapter 12 **Date** _____ **Period** _____

Write your reaction to each of the following statements. Then form small groups and compare ideas.

1. Happiness runs in families. _____

2. Individuals can change their partners' habits after marriage, so it doesn't really matter if they please each other completely before marriage. _____

3. There is really only one person in the world with whom you could be happy, so you must find that one person. _____

4. Parental approval or disapproval usually has no effect on a couple's relationship. _____

5. The proximity theory is not as valid today because of our mobile society. _____

6. A good way to choose a marriage partner is to find a friend and let the friendship gradually develop into love. _____

7. When you find the right partner for marriage, you'll know without a doubt that you're making the right decision. _____

8. It is better to seek out a marriage partner who is different from you in every way according to the theory of complementary needs. _____

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Mixed Marriages

Activity C
Chapter 12

Name_____
Date_____ **Period** _____

Complete the checklist of statements concerning mixed marriages. Then choose a statement from the checklist. Explain why you strongly agree or strongly disagree with that statement.

Agree	Disagree	I believe that:
_____	_____	1. A mixed marriage will probably fail.
_____	_____	2. International marriages are likely to have in-law problems.
_____	_____	3. Some international marriages are not even questioned. Others receive society's disapproval. It just depends upon what two nationalities are joined in the marriage.
_____	_____	4. Interracial marriages face social problems in most communities.
_____	_____	5. Social conflicts related to interracial marriages may become even stronger when children are born.
_____	_____	6. The major problem in an interfaith marriage is the religious training of the children.
_____	_____	7. Parents should provide religious training for their young children, but when the children grow up, they should be able to choose their own religion.
_____	_____	8. Parents have the right to expect their children to remain faithful to the religion in which the children were raised.
_____	_____	9. If both spouses in an interfaith marriage retain their individual faiths, they may have difficulty making contributions to both religious organizations.
_____	_____	10. Spouses who retain their individual faiths in an interfaith marriage will find this loss of closeness will affect their happiness in other areas of their marriage.

I strongly (agree/disagree) with statement _____ because

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

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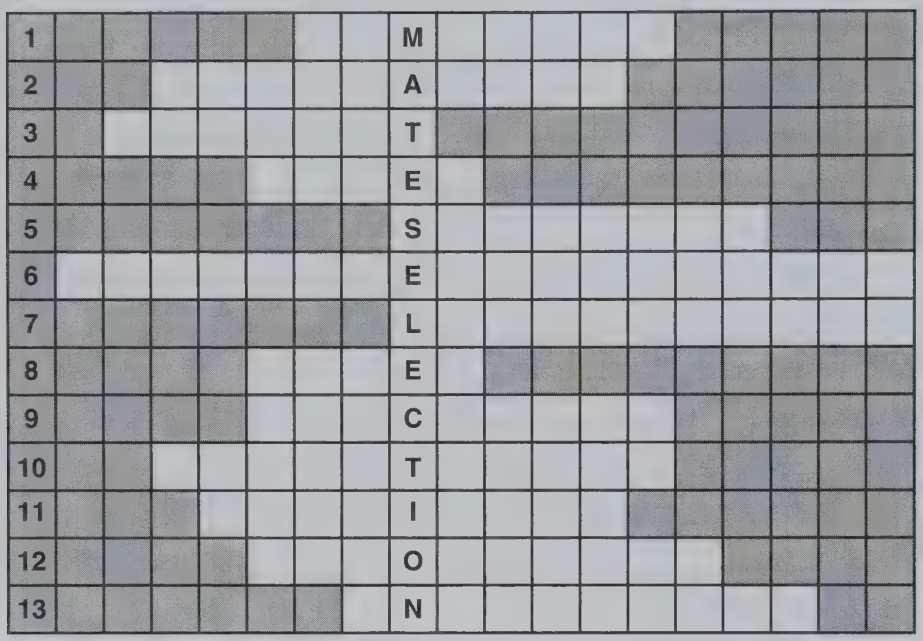
Mate Selection Puzzle

Activity D
Chapter 12

Name _____
Date _____ **Period** _____

Fill in the word puzzle with the correct terms.



1. The statement "Happiness runs in _____" is often true.
2. The tendency to marry someone much like yourself reflects the force known as _____.
3. A person who denies the existence of God is called an _____.
4. _____ marriages involve people of different countries, races, or faiths.
5. Growing up with _____ can help prepare you for the give and take of marriage.
6. The force of _____ _____ leads a person to seek a partner who is strong in areas where he or she is weak.
7. By sharing _____-_____ activities, partners can improve their relationship.
8. People expect spouses to perform certain _____ in marriage.
9. Couples tend to communicate more clearly if they have similar levels of _____.
10. The _____ _____ theory holds that an individual looks for a mate similar to his or her parents.
11. The tendency to choose someone who lives close to you reflects the force of _____.
12. Partners who share similar personal _____ are likely to communicate with greater understanding.
13. The biggest problem facing any _____ marriage is the question of raising the children in a religious faith.

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Chapter 13

Engagement and Marriage

Communication During Engagement

Activity A
Chapter 13

Name_____
Date_____ **Period** _____

The following topics may need to be discussed by a couple during the engagement period. Indicate how important you feel each topic is by checking the appropriate column. Compare your responses in class.

Very Important	Somewhat Important	Not Important	
_____	_____	_____	1. Personality traits and habits you do not like in your future spouse.
_____	_____	_____	2. Educational goals you both may have.
_____	_____	_____	3. Career goals you both may wish to attain.
_____	_____	_____	4. Job demands of certain professions you or your spouse might choose.
_____	_____	_____	5. Who will handle the various housekeeping chores.
_____	_____	_____	6. Whether or not to have children.
_____	_____	_____	7. How many children to have.
_____	_____	_____	8. When to start a family.
_____	_____	_____	9. Will you or your spouse give up your job to take care of the children? For how long?
_____	_____	_____	10. Your sexual expectations, roles, and concerns.
_____	_____	_____	11. The type of wedding your families prefer.
_____	_____	_____	12. Spending habits and practices.
_____	_____	_____	13. Income sources and amounts.
_____	_____	_____	14. Monetary priorities and goals.
_____	_____	_____	15. A budget for the first months of marriage.
_____	_____	_____	16. Housing arrangements.
_____	_____	_____	17. Furniture preferences.
_____	_____	_____	18. Religious preferences and how to resolve any differences.
_____	_____	_____	19. Religious training of future children.
_____	_____	_____	20. Family planning concerns that may or may not be related to religion.
_____	_____	_____	21. The role of friends in your marriage (choice of friends, amount of time spent with friends, etc.).
_____	_____	_____	22. Health problems either may have.
_____	_____	_____	23. Hereditary problems that might affect children.
_____	_____	_____	24. Previous intimate relationships, if any.

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Career Goals in Marriage

Activity B **Name** _____

Chapter 13 **Date** _____ **Period** _____

Complete the checklist indicating your opinions about balancing family obligations with career goals.

Agree	Disagree	
_____	_____	1. A woman's only career after marriage should be in the home.
_____	_____	2. When you marry a person whose career involves the caring for and nurturing of others (such as a religious leader or doctor), you must accept the person's first commitment may be to his or her career.
_____	_____	3. If one spouse's income is sufficient, the other spouse should stay home with the children rather than work outside the home.
_____	_____	4. If the career of your spouse involves frequent moving, you should be willing to do this without hesitation.
_____	_____	5. Once a woman has children, she should remain in the home and accept primary responsibility for raising the children.
_____	_____	6. A father may assist in the care of children without weakening his role as a man.
_____	_____	7. If one of the children becomes ill, the father should be just as willing to stay home from work and care for the child as the mother.
_____	_____	8. When both spouses work, the wife may be equally as committed to her career as the husband.
_____	_____	9. If a wife earns more than a husband, the husband will feel inferior and less important as a male.
_____	_____	10. If both spouses work, and both receive career-related invitations for the same evening, the man's invitation should take precedence.
_____	_____	11. Shift work is ideal for a working couple because it allows one parent to always be home with the children.
_____	_____	12. A spouse can influence the success of a career either positively or negatively.
_____	_____	13. If a wife is offered a good job in another state, the husband should be willing to move.
_____	_____	14. Good child care is easy to find for children if both the husband and wife want to work.
_____	_____	15. Child care provided by others is just as good as that provided by a parent.

I strongly (agree/disagree) with statement _____ because

_____

_____

_____

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_____

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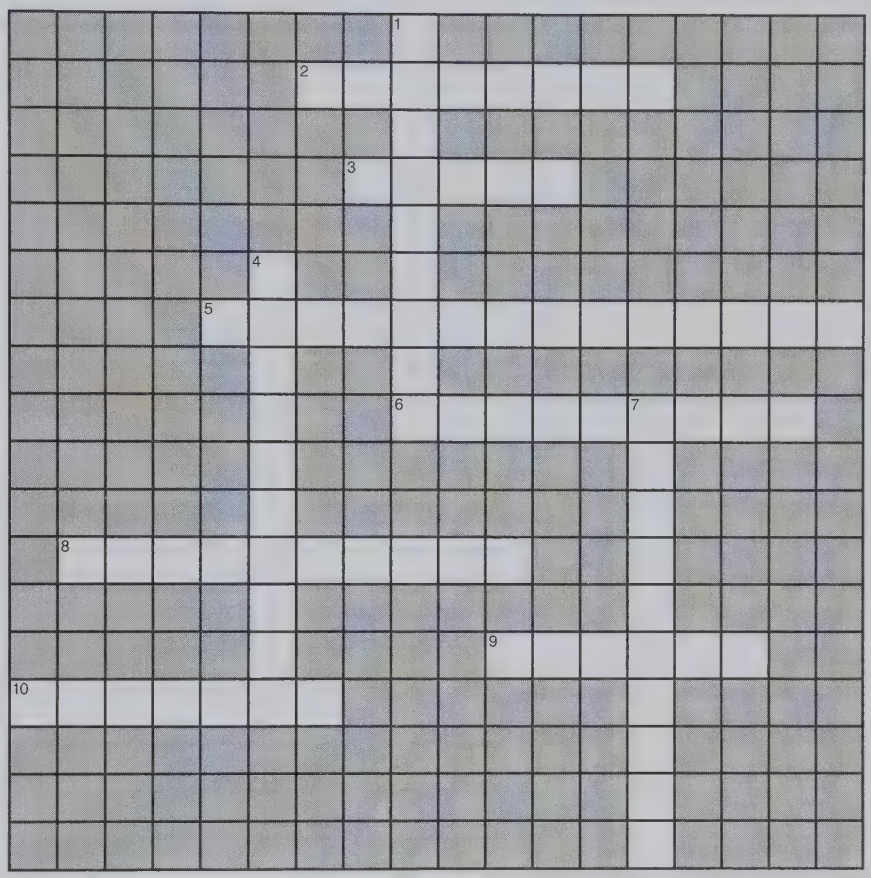
Marriage Law Crossword

Activity C
Chapter 13

Name _____
Date _____ **Period** _____



Across

2. Marriage of persons related by marriage.
3. Wedding ceremony performed by a judicial or public official.
5. Marriage of persons related by blood.
6. Wedding that takes place without family or friends knowing about it.
8. Type of wedding chosen by the majority of persons who marry.
9. Crime of being married to more than one person at a time.
10. Certificate obtained from the clerk of the county or city where you live that shows you and your partner can legally marry.

Down

1. The person who performs a legal marriage.
4. Type of marriage involving more than two persons.
7. Type of marriage in which a person is married to just one other person at a time.

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The Engagement Period

Activity D **Name** _____

Chapter 13 **Date** _____ **Period** _____

Couples should use the engagement period to identify any problems they may need to resolve before marriage. Many of these problems relate to career goals, education, personalities, religion, finances, friendships, and families. Read the case histories of the engaged couples below and answer the questions.

Brad and Carrie

Carrie, 23, is engaged to Brad, 27. Carrie is studious, quiet, and friendly. A college senior, Carrie would like to continue her education and earn a master's degree. Her parents live in Arkansas. Brad is extremely outgoing and ambitious. He has completed his business degree and secured a high-paying job in Boston. He is from Boston, and his parents still live there. Neither Brad nor Carrie have brothers or sisters. They are both conservative. Brad is not religious, but his parents are Protestant. Carrie is Baptist. Carrie and Brad plan to rent a townhouse in Boston. Brad has lots of friends there, but Carrie is not always comfortable around them. Brad has been able to save some money. Carrie has a student loan to repay.

1. Describe the background of each of the partners. _____
2. Describe the anticipated strengths of each marriage. _____
3. What conflicts might arise in their marriage? _____
4. Should the couples marry as planned, or would you advise them to postpone, or even cancel, their marriage plans? _____

Robert and Serena

Robert, 20, is a foreman in a warehouse and Serena, 19, works as a clerk in an office supply store. They recently became engaged. Robert lives with good friends from his active social circle. Serena, who is much quieter, lives with her aunt and has few close friends. Both sets of parents live out of town. Robert has no savings and owes money on his car. He often runs short of cash before payday arrives. Serena, through careful budgeting, has managed to save a small amount of money. When she suggests to Robert that he should try to save more, he becomes angry. They plan to find an apartment close to Serena's aunt. They are both Catholic.

1. Describe the background of each of the partners. _____

(Continued)

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Name _____

2. Describe the anticipated strengths of each marriage. _____

_____

_____

3. What conflicts might arise in their marriage? _____

_____

_____

4. Should the couples marry as planned, or would you advise them to postpone, or even cancel, their marriage plans? _____

_____

_____

Susan and George

Susan, 32, is assertive, strong, and independent. She married when she was 17 and had a baby within a year. Her husband left her shortly after their daughter was born. She didn't have any job skills, but she was able to work as a waitress while she earned an accounting degree. Eventually, Susan secured a good job and bought a townhouse. Although her monthly earnings disappear quickly, she has managed to stay out of debt. She has joined a Methodist church near her home. Her friends are mainly business associates. George has just asked Susan to marry him. He is 36 and lives with his parents. He has worked in his family's construction business all his life and has been able to save quite a bit of money. George, who is quiet and sometimes moody, is very close to his family and participates in Jewish customs and holidays.

1. Describe the background of each of the partners. _____

_____

_____

2. Describe the anticipated strengths of each marriage. _____

_____

_____

3. What conflicts might arise in their marriage? _____

_____

_____

4. Should the couples marry as planned, or would you advise them to postpone, or even cancel, their marriage plans? _____

_____

_____

(Continued)

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Name _____

Luther and Shenshell

Luther and Shenshell are engaged to be married. Luther, who is going to medical school, is outgoing and intense. Shenshell is a fashion buyer for a local department store. She, too, is outgoing and friendly. She began working as a sales clerk in the store right out of high school and worked her way up to a buyer. Shenshell is making good money now at age 32, and she spends it freely. She was recently able to buy her own condominium, where she frequently entertains friends and family. Luther, an only child, has had to struggle to pay for medical school ever since his father died. He has always had to work to get through school and lives modestly in a small apartment. He is 27.

1. Describe the background of each of the partners. _____

2. Describe the anticipated strengths of each marriage. _____

3. What conflicts might arise in their marriage? _____

4. Should the couples marry as planned, or would you advise them to postpone, or even cancel, their marriage plans? _____

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Chapter 14

Building a Marriage

Making Marital Adjustments

Activity A
Chapter 14

Name_____
Date_____ **Period** _____

Your text lists five ways to make adjustments when disagreements arise in a marriage. Each of the five adjustment forms is used to resolve the disagreements described below. Identify the form being described by placing the following abbreviations in the blank preceding each one.

"CP" for Compromise
"AC" for Accommodation
"CC" for Concession
"M" for Martyrdom
"OH" for Ongoing Hostility

1. Amy wants to go to a very formal restaurant for dinner and David wants to go to a cafeteria.
   _____ A. Rather than argue, Amy goes along with David's choice.
   _____ B. Amy and David end up staying home and continue to argue all night.
   _____ C. David says he needs to talk with a business partner anyway and suggests he go to the cafeteria with him. Amy can then invite the partner's wife to go to the formal restaurant with her.
   _____ D. Instead of going to either place, Amy and David decide to go to a local family restaurant.
   _____ E. David agrees to go to the formal restaurant this time if Amy will agree to go to the cafeteria next week.
2. Sonja and Don received their tax refund check. Sonja wants to apply it toward a new TV, and Don wants to use it for a vacation.
   _____ A. Sonja won't give in to Don, and Don won't buy a new TV, so they put the money in a savings account.
   _____ B. Sonja and Don decide to keep the old TV, buy a DVD player, and rent DVDs describing vacation trips. Then they will pick the vacation destination they both like and save their money for a trip next year.
   _____ C. Sonja decides to go along with Don's plan for a vacation this year, but reminds him that next year they will do what she wants to do.
   _____ D. Sonja hates to start an argument so she says, "I really would rather have a TV we can enjoy all year, but I'll give in and do what you want to do."
   _____ E. Sonja and Don continue to find fault with each other's plans and they begin to argue about everything else as well.

(Continued)

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Name _____

3. Jamal and Jennifer live in Illinois. Jennifer wants to visit her parents in Alabama and Jamal wants to visit his parents in Vermont on their two-week vacation.

   _____ A. Jennifer and Jamal plan a trip to Florida and invite both sets of parents to join them there.

   _____ B. Jennifer and Jamal continue to argue about vacation plans and they don't go either place all summer.

   _____ C. Jamal doesn't want to create a problem so he goes along with Jennifer's plan and complains the whole time about how they always do everything with Jennifer's parents.

   _____ D. Jamal and Jennifer decide to spend one week this summer with Jennifer's parents in Alabama and save one week to spend with Jamal's parents in Vermont in the winter.

   _____ E. Jamal and Jennifer cannot agree so he goes fishing in Canada and she goes to New York to shop and see shows.

4. Melinda and James both work, and their small child becomes quite ill.

   _____ A. Melinda plans to work in the morning while James stays with their sick child. James will go to work in the afternoon when Melinda returns.

   _____ B. James says there is no way he can get time off from work right now because of inventory. Melinda uses a week of her sick leave, reminding James that he may have to do the caring another time.

   _____ C. James says he is just starting a new job and he cannot possibly take time off. Melinda is also at a crucial time in her career. She arranges to take their sick child to her mother's home, hoping the child will soon be better.

   _____ D. Melinda feels her job is just as important as her husband's, but she is always the one to make the sacrifice. She always ends up bringing her work home so she can stay with their child.

   _____ E. Melinda and James argue loudly, upsetting the sick child and causing the child to cry even more. Both are so upset the next morning they both feel sick and stay home from their jobs.

5. Both Denise and Tom have interesting careers. Denise writes children's books and Tom is an engineering consultant. They live in a small home. Denise needs a lot of resources for her writing. She often has to use a lot of the space in their small home when she is meeting a book deadline. Tom is meticulous and organized and gets upset when his home is not orderly.

   _____ A. Tom gets upset one weekend when he can't find some of his engineering proposals. He blames Denise for being so sloppy.

   _____ B. Tom realizes Denise has a deadline and offers to proofread her manuscript. They meet the deadline and together clean the house.

   _____ C. Tom lets Denise continue her writing to meet the deadline, but reminds her that next weekend his parents will be visiting. She will have to help him entertain them.

   _____ D. Tom says he can't work in the messy house so he takes his work to the local library where he can concentrate.

   _____ E. Denise feels guilty that she is not fulfilling her duties. She puts her book aside and misses the deadline. She continues to remind Tom that she gave up her chance to publish a book so he could have a clean house.

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Conflict in Marriage

Activity B
Chapter 14

Name_____
Date_____ **Period** _____

Indicate whether you agree or disagree with the following statements. Discuss responses in class.

Agree	Disagree	
_____	_____	1. If two people love each other, they can handle all the problems of marriage.
_____	_____	2. If there is something about your future spouse you do not like, you can always change him or her after you are married.
_____	_____	3. After you marry, your feelings of love should remain at a constant level. If they don't, your marriage is in for trouble.
_____	_____	4. If a couple never quarrel, they have a very good marriage.
_____	_____	5. When a couple have their first conflict, it means their marriage is really headed for trouble.
_____	_____	6. A marriage that has a lot of "loud" conflict is not as happy as a marriage that is fairly "quiet."
_____	_____	7. In most conflict situations, each partner thinks the other partner is guilty or wrong.
_____	_____	8. If both partners state the conflict as they see it, they may discover they have no real differing opinions and the problem was just misinterpretation.
_____	_____	9. One partner should never say "I'm sorry," for this makes him or her appear to be the one who was wrong.
_____	_____	10. Most couples quarrel with a "win/lose" attitude. The conflict ends with one partner winning and the other losing.
_____	_____	11. Most conflicts can be turned into "win/win" situations. Both partners can win if they are willing to make compromises.
_____	_____	12. Most authorities agree it is best to solve conflicts as soon as possible so they do not grow into larger problems.
_____	_____	13. Sometimes more marital tension is created by trivial day-to-day problems than by major decisions.
_____	_____	14. It is possible to have a "fair fight" in a marriage relationship.
_____	_____	15. If a couple is having serious marital problems but only one spouse is willing to see a marriage counselor, there is no point in either spouse seeking counseling.

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Who Will Lead?

Activity C **Name**_____

Chapter 14 **Date**_____ **Period** _____

Write your reactions to the following situations concerning leadership roles in marriage. Then discuss ideas in small groups.

1. Before they were married, Ron and Linda talked briefly about money management. Linda admired Ron's skill in handling financial matters. When they married, Ron announced he would take care of their money and simply give Linda money when she needed it. Two different shopping trips proved to be embarrassing for her because she had more groceries in her cart than money to cover the bill. She had to put some items back so she could pay the bill. She asked Ron to open a joint checking account at the bank so she could write checks too. Ron said, "I am the boss. I handle the money. You shouldn't try to buy more than you can spend." How can this problem be handled?

   _____

   _____

   _____

2. Carmen and Mario have been married for six years and have saved about $3,000. Mario announces he is going out to buy a boat. Carmen says they should keep the money in the bank so they can later buy a house. Mario tells her, "You handle the money for the groceries. I'll handle the money for big items." How can this problem be resolved?

   _____

   _____

   _____

3. Mary and Richard have been married for five years. They have two children, Melissa and Rickie. The children get along well most of the time, but they have some "squabbles" when they play together. Mary finds that shopping for groceries is easier when she goes to the store alone and Richard stays with the children. When she comes home, the children are often in tears. This is because whenever they begin to quarrel, Richard makes them sit in separate chairs and wait for Mary to come home and settle the argument. He tells Mary she is the boss when it comes to disciplining the children. Mary says they both have to discipline them. How can they settle this debate?

   _____

   _____

   _____

4. Becky and Bill have always enjoyed doing things together. They have joined bowling leagues, tennis clubs, and ski groups in order to enjoy recreational activities. Becky finds they get along fine if she allows Bill to take the lead role in these activities. Is this a good idea?

   _____

   _____

   _____

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Chapter 15

Family Life Today

Family Roles and Responsibilities

Activity A
Chapter 15

Name _____
Date _____ **Period** _____

Many responsibilities must be carried out by various family members in performing the basic functions of a family. These responsibilities are often defined by a person's role in the family. In the appropriate spaces, list the various responsibilities that are performed in your family. Some examples are given for you. Then indicate whose role (mother, father, child, grandparent, etc.) includes each responsibility by placing the appropriate letter in the blank.

M Mother
F Father
C Child
G Grandparent
O Other relative

Some responsibilities may be performed by more than one family member.

Responsibilities	Whose Role Is It?
Pays bills	M
Bathes children	F, M

1. Who seems to have the most responsibilities in your family? _____
2. Do you think any adjustments should be made so responsibilities could be more evenly divided? Explain your answer. _____
3. What could you do to help with more family responsibilities? _____
4. How would you alter these responsibilities in your future family? _____

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Identifying Family Structures

Activity B
Chapter 15

Name_____
Date_____ **Period** _____

Fill in the following chart. Cite examples of different family structures from movies, TV shows, literature, or history. Compare your chart with those of your classmates and discuss.

	Examples from Movies, TV, Literature, or History
Two-Parent	
Stepfamily	
Single-Parent	
Extended Kinship	
Foster Family	
Adoptive Family	

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Understanding Family Structures

Activity C
Chapter 15

Name _____
Date _____ **Period** _____

Several different types of family structures are discussed in your text. Describe each family system. In small groups, discuss some of the problems found in each system as well as the strengths of each. Then answer the remaining questions.

Two-Parent Family

Description: _____

Problems: _____

_____

_____

Strengths: _____

_____

_____

Single-Parent Family

Description: _____

Problems: _____

_____

_____

Strengths: _____

_____

_____

Stepfamily

Description: _____

Problems: _____

_____

_____

Strengths: _____

_____

_____

(Continued)

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Name _____

Extended Kinship Family

Description: _____

Problems: _____

_____

_____

Strengths: _____

_____

_____

Adoptive Family

Description: _____

Problems: _____

_____

_____

Strengths: _____

_____

_____

How has the economy affected family structures? _____

_____

_____

_____

_____

How does the role of children vary in the different family structures? _____

_____

_____

_____

_____

_____

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The Family Life Cycle

Activity D
Chapter 15

Name_____
Date_____ **Period** _____

Your text described the stages in the family life cycle. In the chart below, list the stages in the family life cycle. Then shade or color the years you project you will begin and end each stage in your life cycle. (If you choose not to parent, your life cycle will not include all stages.) Then answer the questions below.

Time/Life Line

Age	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90+
Stages:																

1. Did you project the first stage to begin before or after age 25? Explain your answer. _____

_____

_____

2. Do you think the decision to begin the second stage will be a more difficult choice than deciding to marry? _____ Why?_____

_____

_____

_____

3. Which stage of the life cycle do you think will be the most difficult? Explain your answer._____

_____

_____

_____

4. Which stage do you feel will be the most enjoyable? Explain your answer. _____

_____

_____

_____

(Continued)

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Name _____

5. In which stage will changing roles be most difficult? Explain your answer. _____

_____

_____

_____

6. Did you anticipate the last stage might have more years than most other stages? What does this mean to you?

_____

_____

_____

7. If a couple chose not to have children, how would their life cycle vary from the norm? _____

_____

_____

_____

8. If parenthood were postponed, how would this affect the remaining stages of the life cycle? _____

_____

_____

_____

9. How would having children as a teenager affect the life cycle stages? _____

_____

_____

_____

10. How can you as a young adult prepare yourself to find satisfaction in the evolving life cycle stages?

_____

_____

_____

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Chapter 16

The Parenting Decision

Views on Parenthood

Activity A
Chapter 16

Name_____
Date_____ **Period** _____

Complete the checklist of statements concerning parenthood. Tabulate the answers of all class members and discuss.

Agree	Disagree	Unsure	
_____	_____	_____	1. A married couple who love each other, want children, and can afford to have children do not have to plan a family, so they do not need to use birth control methods.
_____	_____	_____	2. Deciding to have a baby is harder for a couple than deciding to get married.
_____	_____	_____	3. Discipline means that children need to be punished if they do something wrong.
_____	_____	_____	4. Having a baby will change a bad marriage into a good marriage.
_____	_____	_____	5. The main task of the parent is to respond to the baby's physical needs because babies do not yet have emotional needs.
_____	_____	_____	6. If a husband and wife both want a child and believe the birth of a child will expand their love, having a child can be very rewarding.
_____	_____	_____	7. Men cannot enjoy handling a new baby because they are unsure of what to do with the baby.
_____	_____	_____	8. The best philosophy concerning child-parent relationships is that children like to be "pals" with their parents.
_____	_____	_____	9. Having a baby is a privilege and should not be considered a duty.
_____	_____	_____	10. Every child has a right to be a wanted child. Thus, decisions about family planning should be made by the husband and wife together.
_____	_____	_____	11. It is always the responsibility of the wife to use birth control measures so pregnancies can be planned.
_____	_____	_____	12. Couples may become so involved with careers they postpone or even bypass parenthood.
_____	_____	_____	13. After a couple marries they must decide whether or not to become parents.
_____	_____	_____	14. Once you have a child your parenting role will always affect, and be affected by, your career.

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Deciding About Parenthood

Activity B
Chapter 16

Name_____
Date_____ **Period** _____

If you want to be a parent, you have to ask yourself if you like children and enjoy being with them. Ask yourself the following questions concerning your desire to be a parent. Discuss your responses with other classmates in a small group.

Yes	No	Unsure	
_____	_____	_____	1. I enjoy being with children.
_____	_____	_____	2. It is easy for me to talk to children.
_____	_____	_____	3. I like to play games with children.
_____	_____	_____	4. If I had to choose between having children and advancing in my career, I would choose having children.
_____	_____	_____	5. I do not think children would keep me from reaching my goals.
_____	_____	_____	6. I would be able to love my children even when they had done something wrong.
_____	_____	_____	7. I would be able to handle the responsibility of caring for my children all day and all night.
_____	_____	_____	8. I would be able to help children learn right from wrong.
_____	_____	_____	9. I would be willing to give up much of my social life to take on the responsibility of caring for my children.
_____	_____	_____	10. I would not be upset if my children needed me when I had planned to do something for myself.
_____	_____	_____	11. When I am with children, I do not let frustrating behaviors upset me.
_____	_____	_____	12. I would like to be called "mommy" or "daddy."
_____	_____	_____	13. I would be able to look upon each child as being unique and worthwhile.
_____	_____	_____	14. I would be able to control my anger in dealing with my children.
_____	_____	_____	15. I believe I could provide the financial support needed to raise a child.
_____	_____	_____	16. I would be able to give my spouse support if questions came up concerning the discipline of our children.
_____	_____	_____	17. I would seek professional help if I felt I had a problem dealing with my children that I could not resolve.
_____	_____	_____	18. I believe having children would add depth to the husband/wife relationship.
_____	_____	_____	19. If I was employed, I believe I would be able to balance my parenting role with my work role.
_____	_____	_____	20. I would be willing to read or take classes to learn how to be a good parent.

Based on how I answered these questions, I feel I (am/am not) ready to be a parent because

_____

_____

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The Human Reproductive System

Activity C
Chapter 16

Name_____
Date_____ **Period** _____

Match the following terms with the correct descriptive phrases.

Male

_____ A. testes
_____ B. epididymis
_____ C. vas deferens
_____ D. urethra
_____ E. penis
_____ F. semen
_____ G. scrotum

1. External organ containing erectile tissue that fills with blood during sexual excitement.
2. Thick, milky fluid consisting of sperm and secretions of three sets of glands.
3. Oval organs in which sperm and the male sex hormone are produced.
4. Duct that extends through the penis and transports the sperm out of the body.
5. Structure in which sperm mature.
6. External skin pouches that contain the testes.
7. Long tubes that are attached to each epididymis and lead inside the body.

Female

_____ A. ovary
_____ B. uterus
_____ C. cervix
_____ D. fallopian tube
_____ E. vagina
_____ F. endometrium

8. Organ where eggs are stored and matured and female hormones are produced.
9. Opening or neck of the uterus.
10. A mature egg passes through this organ on its way from an ovary to the uterus.
11. Pear-shaped organ that holds and nourishes the developing fetus.
12. The canal that becomes the birth canal at time of delivery.
13. Inner lining of the uterus.

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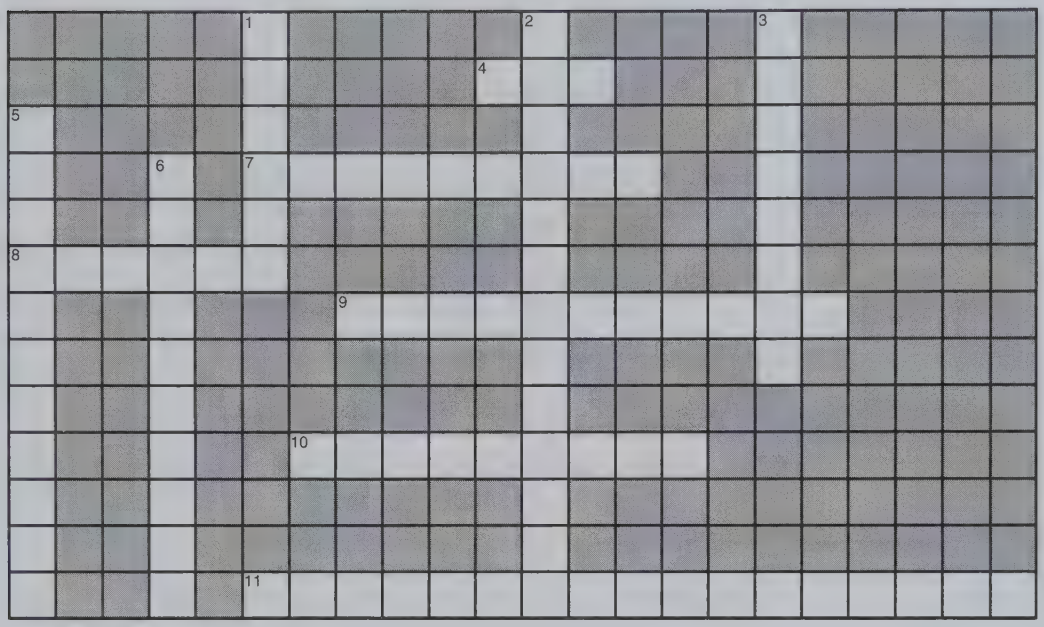
Methods of Preventing Pregnancy

Activity D
Chapter 16

Name_____
Date_____ **Period** _____



Across

4. A device that is inserted into the uterus by a physician.
7. Shallow cup of soft rubber that fits over the cervix.
8. Method based on abstinence when ovulation is likely.
9. A small, thimble-shaped barrier that covers the cervix. (two words)
10. Sterilization for men.
11. "The pill."

Down

1. Male contraceptive that fits over the erect penis.
2. Sterilization method for women. (two words)
3. Method of family planning that prevents ovulation from occurring.
5. _____contains a chemical that immobilizes or kills sperm on contact. Available as creams, foams, or jellies.
6. The man removes his penis from the vagina before ejaculation.

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Chapter 17

A Baby Is Born

Diet During Pregnancy

Activity A
Chapter 17

Name _____
Date _____ **Period** _____

Plan a week's diet for a pregnant woman using the guidelines that follow.

Basic Daily Diet for Pregnant Women

Food Group	Recommended Amounts	Typical Servings
Grains	6 to 10 ounce equivalents	1 slice bread 1 biscuit, muffin, or roll 1 ounce ready-to-eat cereal ½ cup cooked cereal, grits, rice, or pasta
Vegetable	2½ to 3 cups	1 cup vegetable, cooked or chopped raw 2 cups of raw, leafy vegetables 1 cup vegetable juice
Fruit	2 cups	1 cup fruit 1 cup juice ½ large grapefruit 1 medium fruit (apple, orange, banana) ½ cup chopped, cooked, or canned fruit
Milk	3 to 4 cups	1 cup whole or skim milk To equal the calcium content of 1 cup of milk, it would take: 1 cup plain yogurt 1½ oz. Cheddar cheese 2 oz. American processed cheese 2 cups cottage cheese 1¾ cups ice cream
Meat and Beans	6 to 9 ounce equivalents	2-3 ounces of cooked, lean meat, poultry, or fish The following count as 1 ounce of lean meat: ¼ cup cooked dry beans or tofu 1 egg 2 tablespoons peanut butter

(Continued)

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Name _____

	Breakfast	Lunch	Dinner	Snacks
Sunday				
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Saturday				

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Health Practices of the Mother-to-Be

Activity B
Chapter 17

Name _____
Date _____ **Period** _____

Group Members _____

The health practices of the mother-to-be can dramatically influence the health of the baby as well as the mother. The following substances, practices, or illnesses can affect the unborn child. Work in a small group to research one of the following topics. Prepare a report to share with the class.

Alcohol
Nonprescribed medications
Illegal drugs
Smoking
Toxemia
Anemia
Excessive weight gain
Underweight
Exposure to X rays
Malnourishment
Rubella
Rh factor
Gonorrhea
Syphilis
Herpes
Chlamydia
AIDS

Topic: _____

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Stages of Labor

Activity C **Name**_____

Chapter 17 **Date**_____ **Period** _____

Answer the following questions about the stages of labor. For some questions, refer to the list of steps below.

Steps that often occur during labor

A. Uterine contractions begin.
B. The baby is born.
C. The amnio-chorionic membrane may break.
D. If not already broken, the amnio-chorionic membrane will break.
E. The cervix dilates.
F. The placenta separates from the uterine wall.
G. Pains increase in intensity and become more frequent.
H. Crowning occurs.
I. An episiotomy may be performed.
J. The placenta is expelled.
K. The pains are most severe.
L. The baby's head is out of the birth canal, and the physician gently turns the baby's head so the shoulders can come out more easily.

1. The first stage of labor is called the _____ stage.
2. It begins when_____
_____
3. It ends when _____
_____
4. The average length of time is _____
5. Which of the steps listed occur during this stage?_____
6. The second stage of labor is called the _____ stage.
7. It begins when_____
_____
8. It ends when _____
_____
9. The average length of time is _____
10. Which of the steps listed occur during this stage?_____
11. The third stage of labor is called the _____ stage.
12. The average length of time is _____
13. Which of the steps listed occur during this stage?_____

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Methods of Childbirth

Activity D
Chapter 17

Name_____
Date_____ **Period** _____

In the following activity, briefly describe the four methods of childbirth given below. Then list what you believe are the pros and cons of each method.

Traditional childbirth

Description: _____

_____

_____

Pros (advantages): _____

_____

_____

Cons (disadvantages): _____

_____

_____

Lamaze method

Description: _____

_____

_____

Pros: _____

_____

_____

Cons: _____

_____

_____

Leboyer method

Description: _____

_____

_____

Pros: _____

_____

_____

Cons: _____

_____

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(Continued)

Name _____

_____

Family-centered childbirth

Description: _____

_____

_____

Pros: _____

_____

_____

Cons: _____

_____

_____

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Chapter 18

Your New Baby

How Newborns Look and Act

Activity A
Chapter 18

Name_____
Date_____ **Period** _____

Write descriptive phrases at each point on the following diagram to indicate how babies look at birth.

hair _____
shape of head _____
neck_____
cheeks _____

chest _____
shoulders_____

body proportions_____
skin _____

abdomen _____
arms and legs _____
hands and feet_____

nose_____
chin _____
eyebrows_____
eyelashes_____
eye color _____

average weight _____
average length_____

bones _____
muscles _____

Babies are born with several reflexes. Match each reflex with the correct description.

_____ 1. Tonic neck reflex

_____ 2. Rooting reflex

_____ 3. Grasp reflex

_____ 4. Startle reflex

_____ 5. Babinski reflex

A. Newborns close their hands tightly when their palms are touched.

B. Newborns extend their toes when the soles of their feet are touched.

C. When newborns are touched on one of their cheeks, they turn their heads in that direction and open their mouths.

D. When newborns are tapped on their abdomens or when their support is suddenly removed, they spread their arms and legs apart and then bring them together again in a bow.

E. When babies lie on their backs, they turn their heads to one side. If they turn to the right, their right hands go out, and their left arms go up.

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Observation of an Infant

Activity B **Name** _____

Chapter 18 **Date** _____ **Period** _____

Observe an infant (under one year of age) and find out the following information. (You may need to ask some questions of the infant's parents.) Compare your observations with those of other class members.

Infant's name _____ Age _____ (months) Sex _____

Length _____ Weight _____

1. Describe how the infant sleeps. Does the infant sleep through the night? _____

   _____

2. Describe how the infant cries. Do the arms and legs fling out when the baby is crying? Does the crying stop when the infant is picked up? _____

   _____

3. Does the infant's head need to be supported? Is the infant's head steady? _____

   _____

4. Did you observe any reflex actions (rooting, grasp, startle, tonic neck, or Babinski)? If so, describe them.

   _____

   _____

5. Does the infant roll over? If so, describe the action. _____

   _____

6. Does the infant show excitement when someone interacts with him or her? Describe the infant's response.

   _____

7. Does the infant seem able to focus his or her eyes on an object? _____

   _____

8. Can the infant's eyes follow a moving object? _____

   _____

9. Does the infant sit? _____ Is any help needed from others or can the infant sit on his or her own?

   _____

10. How long can the infant sit? _____

11. Does the infant crawl? If so, describe his or her movements. _____

    _____

    _____

12. Describe any other large muscle development you observed in the infant, such as standing or taking a few steps. _____

    _____

13. Has the infant established a schedule for feeding? _____

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Interview a New Parent

Activity C
Chapter 18

Name _____
Date _____ **Period** _____

Interview a new parent or ask new parents to come to class to relate their experiences when they first became parents. Find out the answers to the following questions.

1. When you experienced the birth of your new son or daughter, what were your feelings? (excitement, relief, anticipation) _____

   What was the first question you asked? _____

   _____

   What was the first thing you said to your spouse? _____

   _____

2. Do you and your spouse feel a new sense of commitment to each other? _____

   _____

   To your new baby? _____

   _____

3. Do you view the change of roles from husband to father and wife to mother as expanding and fulfilling?

   _____

   Do you ever feel these new roles are more confining? _____

   _____

4. How did the birth of your baby affect your schedule? _____

   _____

   Who has the primary care of the baby? _____

   Who gets up during the night to care for the baby? _____

5. Have you had to change your lifestyle in order to stay home with your baby? _____ What changes have you made? _____

   _____

6. Do you feel your spouse should do more or less to care for the baby? _____

7. What are some of the worries you have concerning your new baby? _____

   _____

8. Do you feel you received adequate information on how to care for your newborn? _____

   _____

9. What advice would you give to new parents? _____

   _____

   _____

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Meeting a Newborn's Needs

Activity D **Name** _____

Chapter 18 **Date** _____ **Period** _____

Newborns need sleep, food, and exercise. Complete the following sentences concerning the newborn's needs.

1. Newborns will sleep for about _____ to _____ hours a day.
2. Normally they have _____ feedings a day, or one every _____ hours.
3. At first, newborns will need to be fed during the _____, as well as during the day.
4. When bathing the newborn, the most important thing to remember is to *never* _____

   _____
5. _____ baths are given until the stump of the umbilical cord has healed.
6. Fill a tub or dishpan with about _____ inches of warm water for bathing a baby.
7. A _____ on the bottom of a tub will prevent a baby from slipping during his or her bath.
8. The two types of diapers are _____ diapers and _____ diapers. _____ diapers usually cost a little more.
9. _____ fabrics are the most desirable for the newborn's clothes because they are soft and absorbent.
10. Check the labels on baby clothes to make sure they have met the government regulations for _____.
11. When a baby cries, the baby may be trying to tell you one of the following four things:
    A. _____
    B. _____
    C. _____
    D. _____
12. The newborn communicates by crying, and answering cries promptly does not _____ the baby.
13. A bedtime _____ can help smooth the transition from playtime to bedtime.
14. _____ is sometimes shown by babies when adults they love leave them for a short time, and the babies fear the adults will not return.
15. Fear as an emotion begins around _____ months of age.

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Chapter 19

Helping Children Grow and Develop

Keeping Children Safe

Activity A
Chapter 19

Name_____
Date_____ **Period** _____

Children need an environment that is safe. Parents need to be aware of hazards that exist in their homes. Listed below are safety hazards that can pose a danger to young children. Describe the danger each poses, then describe how you could eliminate or reduce the risk of each hazard.

Safety Hazard	Danger Posed	How to Reduce the Risk
Poisons, cleaning agents, and medicines		
Electrical outlets, cords, and small appliances		
Stairs, railings, doors, and windows		
Stoves, pots, and pans		
Window-blind cords		
Bathtubs and toilets		

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The Preschooler

Activity B **Name** _____

Chapter 19 **Date** _____ **Period** _____

Interview a parent of a preschool child. Ask the following questions concerning the child's development and the parents' guidance techniques.

Age of child: _____

1. One way children learn is by imitating adults. This is called *modeling.* Can you give some examples of adult behaviors you have seen your child model or imitate? _____

   _____

   _____

2. How have you used the same guidance technique of positive reinforcement with your child? _____

   _____

   _____

3. What types of negative behavior does your child sometimes display and how do you handle such behaviors?

   _____

   _____

4. Have you observed your child in parallel play? Describe his or her behavior. _____

   _____

   _____

5. Have you observed your child in cooperative play? Describe an instance of cooperative play. _____

   _____

   _____

6. What are some limits you have set for your child's behavior? _____

   _____

7. Is consistency important in disciplining your child? _____

   _____

8. Do you use consequences when guiding your preschooler's behavior? _____

   _____

9. How do you use timeouts when guiding your preschooler's behavior? _____

   _____

   _____

10. Does your child have any specific fears? _____

    _____

    _____

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When You Were a Child

Activity C
Chapter 19

Name _____
Date _____ **Period** _____

1. Describe a time when you were disciplined as a child. _____

   _____

   What was your reaction then? _____

   _____

   What are your feelings now? _____

   _____

2. Describe a fear you had as a child. _____

   _____

   Tell how you overcame your fear. _____

   _____

3. Describe a time when you were angry. _____

   _____

   How did others respond to your anger? _____

   _____

   How do you feel about the situation now? _____

   _____

4. Do you have a younger brother or sister? _____ Were you ever jealous of him or her? _____ How would you prepare your child for a new brother or sister? _____

   _____

5. Did you have a friend your parents didn't like? _____ If so, what happened? _____

   _____

   Put yourself in your parents' place. What would you have done? _____

   _____

6. Relate a lie you told as a child. _____

   _____

   How would you react to your child's lies? _____

   _____

7. Were you ever given an allowance? _____ Were you ever paid for doing jobs at home? _____ How would you teach your child money management skills? _____

   _____

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Evaluating Child Care

Activity D **Name**_____

Chapter 19 **Date**_____ **Period** _____

Group members: _____

As a group, visit a local child care facility. Choose from the following types: family day care, nationally franchised child care center, privately owned child care center, church-linked child care, university-linked child care, publicly sponsored child care, cooperative child care, and employer-sponsored child care. Evaluate the following points at the facility you visit:

Physical environment: Is it attractive, clean, safe, roomy, and appropriate for children?
Adult-child ratio: How many children are supervised by each adult?
Quality of program: Are routines structured and educational activities planned?
Staff interaction with children: Is the staff trained in child care, and do they interact well with the children?

Each group will report their findings to the class. As each group reports, rate the quality of child care at each facility on the chart on the opposite page. Use the following rating scale:

Excellent . . . 4
Good 3
Fair 2
Poor 1

Then answer the questions below.

1. Which child care facility did you rate as one of the best in your community?_____

   What were the best features about this facility? _____

   _____

   _____

2. If you were a parent seeking child care, which facility would you select? Explain your choice.

   _____

   _____

   _____

   _____

3. Many authorities feel a parent should be the primary caregiver for at least the first three years of life. Do you agree? Give your reasons._____

   _____

   _____

   _____

   _____

(Continued)

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Name _____

Type of Child Care Facility	Physical Environment	Adult-Child Ratio	Quality of Program	Staff Interaction with Children	Other Comments	Totals

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Checklist for a Child Care Center

Activity E **Name**_____

Chapter 19 **Date**_____ **Period** _____

Select a child care center to visit and observe. Use the checklist below to evaluate the quality of the facility. Total the number of checks marked in the **yes** column and compare your results with those of other class members.

Name of center visited: _____

Yes	No	
_____	_____	1. Is the center licensed?
_____	_____	2. Is the center bright, colorful, cheerful, and child-oriented?
_____	_____	3. Is there an "isolation area" for ill children?
_____	_____	4. Are emergency procedures and phone numbers clearly posted?
_____	_____	5. Are the menus posted, and are the meals nutritious and appetizing?
_____	_____	6. If there is an infant/toddler area, is it clean, well equipped, and properly staffed?
_____	_____	7. Is there a quiet and comfortable place for naps?
_____	_____	8. Does the outdoor play area have equipment that encourages active play and large muscle development?
_____	_____	9. Is there suitable indoor equipment for quiet individual play as well as creative small group play?
_____	_____	10. Are parents welcome and encouraged to visit any time?
_____	_____	11. Is the director a professional and competent person?
_____	_____	12. Is the staff warm and loving yet firm when necessary?
_____	_____	13. Does the staff have training in child care methods and techniques?
_____	_____	14. Does the staff respect each child as an individual and teach children to respect the rights of others?
_____	_____	15. Does the staff seem to be sensitive to the needs and feelings of children and parents?
_____	_____	16. Does the center emphasize parent communication and involvement?
_____	_____	17. Is the staff enthusiastic about their responsibilities?
_____	_____	18. Does the center have a written, planned program you can see being used?
_____	_____	19. Are the children grouped according to age?
_____	_____	20. Are the learning programs appropriate for each age group?
_____	_____	21. Is the adult-child ratio acceptable?
_____	_____	22. Is there appropriate nurturing and interaction with the infant/toddler age child?
_____	_____	23. Is the cost for each child reasonable?
_____	_____	24. Is the discipline used appropriate without being harsh?
_____	_____	25. Are the hours and days of operation flexible enough to meet the various working schedules of parents?

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Chapter 20

Balancing Family and Work Concerns

Blending Employment with Family Life

Activity A
Chapter 20

Name_____
Date_____ **Period** _____

Respond to the following statements concerning dual-career families. Use these statements as a basis for class discussion. (There are no right or wrong answers.)

Agree	Disagree	Unsure	
_____	_____	_____	1. A woman's place is in the home, and she should be content being involved only with her home and family.
_____	_____	_____	2. A man's place is in the home, and he should be content being involved only with his home and family.
_____	_____	_____	3. The most fulfilling marriage is one in which husband and wife share household chores and childrearing responsibilities, and both have careers outside the home.
_____	_____	_____	4. Men and women today can choose if they want to be full-time homemakers or work outside the home.
_____	_____	_____	5. A mother can go back to work after a child is four weeks old without any adverse effects on the child.
_____	_____	_____	6. More businesses should provide flexible work schedules so parents can be home when their children are there.
_____	_____	_____	7. Working parents feel guilty about not spending enough time with their children.
_____	_____	_____	8. Working women still bear the primary responsibility for home and family matters.
_____	_____	_____	9. Job sharing (two workers fulfill one job by staggering work hours) allows working parents greater flexibility and should be offered by more companies.
_____	_____	_____	10. Businesses should provide child care centers in the workplace so parents can be closer to their children.
_____	_____	_____	11. Children of dual-career parents are more self-reliant, help more around the house, and have a better relationship with their parents.
_____	_____	_____	12. Children in dual-career families are more likely to have problems in school and get into trouble.
_____	_____	_____	13. Children are less affected by whether or not their mothers are employed than by how happy their mothers are with their life choices.
_____	_____	_____	14. In a dual-career family, if a husband's job requires the family to move, the wife should not hesitate to give up her job.
_____	_____	_____	15. If a woman's career requires her to move, the husband should be willing to relocate.

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Job Sharing

Activity B **Name**_____

Chapter 20 **Date**_____ **Period** _____

Imagine you and a coworker have received your company's okay to share one full-time administrative assistant position. This will allow each of you to spend more time with your families. You are good at math and financial functions. Your job-sharing partner excels at writing and editing. You both have top-notch word-processing skills. Your coworker will work in the morning, and you will work in the afternoon.

The two of you must divide up your duties. You have volunteered to try to divide the duties in a way that is fair and takes advantage of the strengths of each worker. In front of each job function listed below, indicate the following:

1 = You think you should be responsible for the task.
2 = You think your coworker should do the task.
3 = You both should do the task.

In a small group, compare your answers with those of other class members.

_____ Check e-mail for messages from supervisor and each other.

_____ Write, input, print out, proofread, and correct routine letters for supervisor's approval.

_____ Process reimbursement forms for staff travel expenses. (Total expenses, allocate to accounting categories, and forward to Accounting).

_____ On Friday afternoon, collect end-of-week time sheets from staff, check for completeness, and forward to Accounting.

_____ Write a first draft of the office operating budget for the coming fiscal year for your supervisor's approval.

_____ Order office supplies as needed.

_____ Answer and screen incoming telephone calls.

_____ Fax letters and other documents at the request of your supervisor.

_____ Research and write a first draft of an extensive report outlining the pros and cons of various types of proposed desktop publishing software.

_____ Leave an e-mail message alerting your partner about what happened while he or she was away, newly scheduled meetings, and other priority items.

_____ Attend Monday morning staff meetings and take detailed notes for your partner.

_____ Greet office visitors and, at the request of supervisor, take them on brief tours of your company's office facility.

_____ Maintain office subscriptions to newspapers and various periodicals. Prepare subscription renewal checks to send to Accounting for payment.

_____ Supervise the student intern, whose hours are variable.

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Setting Priorities

Activity C
Chapter 20

Name_____
Date_____ **Period** _____

Imagine you are a working parent whose "to do" list for this weekend includes the items listed below. You know you cannot possibly get them all done, so you must set priorities. Rank your priorities as follows:

1 = High priority—absolutely must do
2 = Medium priority—should try to do
3 = Low priority—nice to do, but can be postponed or not done at all

After you have made your rankings, compare them with those of other class members.

_____ Shop for groceries for coming week.
_____ Wash the windows.
_____ Finish a report the boss needs first thing on Monday morning. (Allow 2 hours for this.)
_____ Fill prescription for your 5-year-old's ear infection.
_____ Gather up loose change in your top dresser drawer and deposit the money at the bank.
_____ Watch a DVD you have been wanting to see.
_____ Make the beds.
_____ Work out on your new home exercise equipment.
_____ Call a friend you haven't seen for a while.
_____ Do the laundry for the coming week.
_____ Polish the copper areas on your stainless steel pots and pans with copper polish.
_____ Watch a football game on TV.
_____ Bake a cake for the PTA bake sale Sunday night.
_____ Get a haircut.
_____ Take your 16-year-old to the mall to shop for a prom dress.
_____ Take the car to a garage for a tune-up and oil change.

How can setting priorities benefit working parents?

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Challenges for Employed Couples

Activity D **Name**_____

Chapter 20 **Date**_____ **Period** _____

Dual-career couples face many challenges, including finding adequate child care, finding time to spend with the family, handling financial concerns, living with the possibility of wide income differences between the spouses, finding "emotional energy" to support each other, and deciding who stays home with ill children. State what you feel is the greatest challenge facing an employed couple. Then discuss how you and your spouse could handle this challenge.

Challenge: _____

_____

_____

How you and your spouse could handle this challenge:_____

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Chapter 21

Dealing with Family Crises

Dealing with Crisis

Activity A
Chapter 21

Name _____
Date _____ **Period** _____

Read the two lists of crises below. Then number each list, beginning with the most devastating crisis and ending with the least devastating crisis. Do the activity below. Discuss methods of meeting various crises in class.

Crises of Young Adults

_____ Selecting a career for life
_____ Severe illness of a family member
_____ Breakup with a loved one
_____ Divorce of parents
_____ Death of a friend or parent
_____ Moving to a new community
_____ Mental illness of a family member
_____ Criminal attack (type: _____)
_____ Pregnancy outside of wedlock
_____ Child abuse
_____ Family member becomes disabled
_____ Remarriage of parents
_____ Choosing a college or training program
_____ Family member addicted to alcohol or other drugs
_____ Other: _____

Crises of Marriages

_____ Divorce
_____ Unemployment
_____ Child abuse and neglect
_____ Family member with disabilities
_____ Death of spouse
_____ Death of a child
_____ Severe illness of a family member
_____ Infidelity of spouse
_____ Family member addicted to alcohol or other drugs
_____ Moving to a new community
_____ Spouse abuse
_____ Criminal attack (type: _____)
_____ Remarriage
_____ Mental illness of a family member
_____ Other: _____

Choose a crisis from the list above. Tell how people can use the following resources to help them deal with this crisis.

Crisis: _____

Mental resources: _____

_____

Physical health: _____

_____

Family relationships: _____

_____

Financial resources: _____

_____

Friends and community: _____

_____

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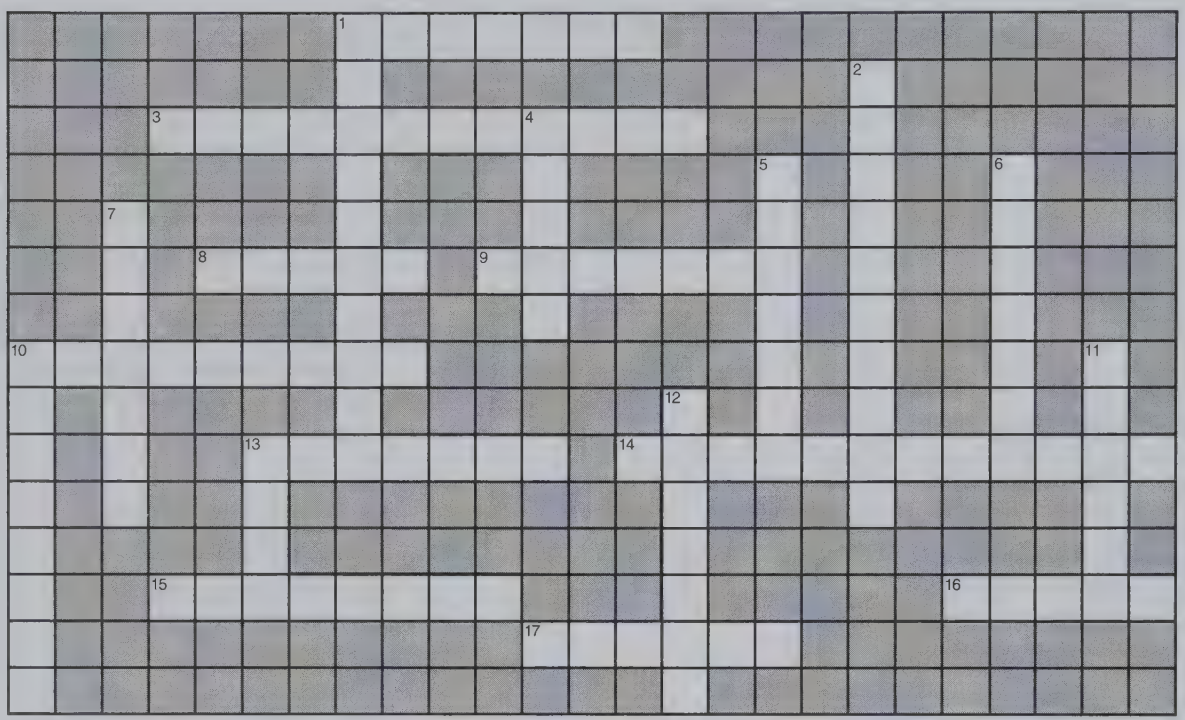
Crisis Crossword

Activity B **Name**_____

Chapter 21 **Date**_____ **Period** _____



Across

1. Marital conflict often ends with the crisis of _____.
3. The crisis of _____ may force people to reeducate or retrain themselves for their occupations.
8. Physical _____ is the infliction of physical injury upon a child.
9. Emotional _____ is the failure to provide children with love and affection.
10. An _____ is a person who suffers from compulsive, obsessive drinking that is beyond the person's control.
13. _____ children account for most of the missing children in this country.
14. A means of forcing a person to look at his or her behavior without the mask of denial in order to convince the person to seek help.
15. Establishments that offer food and housing for people who have nowhere else to go.
16. As the number of senior citizens increases and the number of adult caregivers decreases, _____ abuse is occurring more often.
17. Sexual activity between persons who are closely related.

Down

1. Suicide is often linked to _____.
2. A _____ gambler is someone who is unable to stop gambling despite harmful consequences.
4. Frequent _____ may create crises for families. A feeling of vulnerability may surround an entire family when the security of their home is threatened.
5. Can provide an immediate source of information for a person experiencing a crisis.
6. Money used to finance a gambler's debts.
7. The two most common causes of _____ are love conflicts and the feeling that life is not worthwhile.
10. Many missing children are _____ by non-custodial parents following divorce settlements.
11. An adult is more likely to become a victim of _____ abuse if he or she was abused as a child.
12. Someone who unknowingly acts in ways that contribute to an addict's drug use.
13. A _____ occurs when sexual intercourse is forced on one person by another.

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The Crisis of Alcoholism

Activity C
Chapter 21

Name _____
Date _____ **Period** _____

Group members: _____

Work in a small group to discuss your views of alcoholism. Combine ideas and write the group's reactions to three of the statements. Your group may agree or disagree with each statement.

1. Job stress and family problems are the most common causes of alcoholism.
2. If your mate is an alcoholic, the best help you can give is to learn more about alcoholism and show your mate continued love and understanding.
3. If a woman drinks heavily during pregnancy, the baby will be adversely affected.
4. If your mate is an alcoholic, you should try to eliminate all alcohol from his or her environment.
5. Alcohol is the one and only cause of alcoholism.
6. There are few sources of help available for alcoholics. They have to solve their problems on their own.
7. Alcoholism is inherited. If a parent is an alcoholic, the adult child will probably be an alcoholic.
8. If your mate is an alcoholic, you should try to hide the fact from his or her employer.

Group reaction to statement _____: _____

Group reaction to statement _____: _____

Group reaction to statement _____: _____

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Teenage Gambling

Activity D **Name**_____

Chapter 21 **Date**_____ **Period** _____

Gambling often starts during the teen years. Is gambling a problem among your friends or at your school? Answer the following questions to find out.

Yes	No	Unsure	Do you know people in your school who
_____	_____	_____	1. gamble?
_____	_____	_____	2. gamble during school hours?
_____	_____	_____	3. have stayed away from school to gamble?
_____	_____	_____	4. participate in such gambling activities as poker, sports betting, dice, etc.?
_____	_____	_____	5. have a lot of money from their gambling activities?
_____	_____	_____	6. get a lot of attention from classmates because they gamble?
_____	_____	_____	7. come late to school or class because they are gambling?
_____	_____	_____	8. feel that, when they lose a bet, they must bet again to win back their losses?
_____	_____	_____	9. gamble with money they were supposed to use for other things, such as lunch, clothing, etc.?
_____	_____	_____	10. borrow money in order to gamble?
_____	_____	_____	11. sell possessions to get money to gamble or pay a gambling debt?
_____	_____	_____	12. lie to family members about their gambling?

Write your response to the following statement:

I (do/do not) feel gambling is a problem because_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

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Missing Children

Activity E
Chapter 21

Name _____
Date _____ **Period** _____

Read the following statements about missing children. Indicate whether you agree or disagree with each statement by placing a check in the appropriate column. Discuss your responses in class.

Agree	Disagree	
_____	_____	1. Children can be left alone in the car for a very short time.
_____	_____	2. It is not so much the stranger that should be feared, but the situation in which the child is placed.
_____	_____	3. Most often children are lured by people the children do not perceive to be dangerous.
_____	_____	4. Children should not give their real names, addresses, or phone numbers over the Internet, or arrange to meet people they speak to online.
_____	_____	5. Schools should notify parents immediately if a child does not report to school.
_____	_____	6. If children indicate they do not want to be with someone, there may be a reason. If they feel insecure, parents should listen to them.
_____	_____	7. Fingerprinting your child is one of the best ways to assure finding your child if he or she is ever missing.
_____	_____	8. Children should be taught to never tell anyone over the phone they are alone. They should also be taught never to open a door for anyone if they are alone.
_____	_____	9. Buying clothes with your child's name printed on them puts an abductor on a first-name basis with your child.
_____	_____	10. Divorced parents who abduct their children in custody battles account for only a small number of missing children.
_____	_____	11. People who have legitimate ways to contact kids, such as youth group leaders, may sometimes harm or abduct children. Parents should monitor the organizations and the adults who work with their children.
_____	_____	12. A child is most vulnerable when alone. Parents should not allow their child to be alone in any place.

Select a statement from above:

I strongly agree with statement _____ because _____

_____

_____

_____

_____

I strongly disagree with statement _____ because _____

_____

_____

_____

_____

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Teen Suicide

Activity F **Name** _____

Chapter 21 **Date** _____ **Period** _____

Read the following statements about teen suicide. Indicate whether you think each statement is a myth or a truth by checking the appropriate column. Then look at the next page to check your answers.

Truth	Myth	
_____	_____	1. Suicide is a leading cause of death for those between the ages of 15 and 24.
_____	_____	2. Young people who talk about suicide never commit it.
_____	_____	3. Most suicides among teens represent an attempt to resolve conflict, escape unhappiness, or punish important people in their lives.
_____	_____	4. Over half of all teens think about suicide at some time.
_____	_____	5. Suicide happens without warning.
_____	_____	6. Suicidal persons really want to die.
_____	_____	7. Suicide can occur in any family, regardless of its socioeconomic category.
_____	_____	8. Adolescent males are more likely to attempt suicide than females.
_____	_____	9. Once a person is suicidal, he or she will always desire death.
_____	_____	10. Adolescent suicide is a cry for help, not a desire to die.
_____	_____	11. Asking a person about any suicide plans will increase the risk of that person's actually attempting it.
_____	_____	12. Many of those who attempt suicide are believed to be suffering from depression, a widespread emotional disorder.
_____	_____	13. Honestly talking with teens about suicide will put ideas into their heads.
_____	_____	14. Tension in the home is a contributing factor in teen suicide.
_____	_____	15. Drug abuse is a strong risk factor for suicide.
_____	_____	16. A personal crisis, such as the loss of a loved one or the breakup of a relationship, can cause some people to consider suicide.
_____	_____	17. Suicides are more common in homes that have one or more guns.
_____	_____	18. Adolescence is a trouble-free period of life.
_____	_____	19. If people feel so desperate and alone they begin to think about suicide, they need to get help.

(Continued)

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Answers for Activity F, Chapter 21

1. Truth. Suicide is now the third leading cause of death for persons in this age group.
2. Myth. Almost 80 percent of those who take their own lives have given definite warnings of their intent to commit suicide. They may give verbal hints or even give away favorite possessions.
3. Truth. Most of the people who commit suicide seem to want to escape from the intense feelings of hopelessness or fear and anger that threaten to suffocate them. They are unable to find satisfactory solutions to their problems.
4. Truth. About 85 percent of all adolescents think about suicide at some time and 50 percent of them seriously consider suicide as a means of solving their problems.
5. Myth. Many behaviors that may indicate suicidal tendencies are usually evident. These may include extreme personality changes, changes in daily living patterns, withdrawal from family and friends, or rebellious behavior.
6. Myth. Most are uncertain about living or dying. By talking about or attempting suicide they are often asking for help.
7. Truth. Suicide occurs among people from typical families. It does not recognize any social or economic boundaries.
8. Myth. Young women are three times as likely as young men to attempt suicide. However, men are four times as likely to succeed in doing so.
9. Myth. Most are suicidal only for a short time. The majority of those who attempt suicide and fail do not try again. However, they may need counseling to help them find new ways of dealing with those aspects of their lives that are causing their depression and anxiety.
10. Truth. Most suicidal persons really don't want to die—they are asking for help in dealing with their feelings of desperation.
11. Myth. It is necessary to find out what the person is thinking and feeling. Asking about suicidal thoughts the person may be having does not increase the risk he or she will attempt suicide.
12. Truth. Some young people who suffer from severe depression contemplate suicide. Such depression is characterized by a sense of hopelessness and despair.
13. Myth. Communication is an important first step toward suicide prevention.
14. Truth. One study reports that nearly two-thirds of youthful suicide victims were on poor terms with their families.
15. Truth. Leading risk factors for suicide attempts amoung youth include abuse of alcohol and other drugs; depression; and disruptive behavior.
16. Truth. Feelings of loss can lead to suicide attempts.
17. Truth. One study showed that having one or more firearms in the home can increase the risk of suicide in the home by almost five times.
18. Myth. Many changes are occurring in the lives of teens. Their role is changing from that of a child to that of an adult. They are adjusting to changes in their bodies and their own sexuality. They are trying to achieve individuality in a world that stresses conformity. At the same time, they may also be receiving mixed messages from adults and the media. This can be a confusing and difficult time of life for them.
19. Truth. They should seek out a sympathetic adult, such as a teacher, counselor, or member of the clergy, if they feel they cannot talk with their parents. These professionals can refer them to specialists if necessary. Most cities have suicide prevention hotlines that can be called 24 hours a day. The number is listed under *Suicide* or *Crisis Intervention.*

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Chapter 22

Divorce and Remarriage

Dealing with Crisis

Activity A
Chapter 22

Name _____
Date _____ **Period** _____

Complete the checklist of statements related to divorce. Divide into small groups to discuss your responses.

Agree	Disagree	Unsure	
_____	_____	_____	1. If two people are having marital problems, they will be able to solve their problems if they stay married and give themselves time.
_____	_____	_____	2. Once people are married, they should not consider divorce.
_____	_____	_____	3. If marriage partners have several disagreements, it means that sooner or later they will divorce.
_____	_____	_____	4. In a divorce, there is always one guilty person and one innocent person.
_____	_____	_____	5. If divorce laws were stricter, there would be fewer divorces and hence more happy marriages.
_____	_____	_____	6. The misconception that when you marry you should be happy all the time has increased the incidence of divorce.
_____	_____	_____	7. When you marry the person you love, you should be able to expect that person to make you happy. If the person does not make you happy, you should get a divorce.
_____	_____	_____	8. If people were better informed about marriage, they would make better decisions concerning marriage. Thus, there would be fewer divorces.
_____	_____	_____	9. If parents are having marital problems, they should stay together anyway for the sake of their children.
_____	_____	_____	10. When a teenager's parents divorce, the divorce always affects the teenager's life adversely.
_____	_____	_____	11. Divorce laws in all states should be uniform.
_____	_____	_____	12. The mother should always be awarded custody of the children.
_____	_____	_____	13. The only thing that really matters when you marry someone is that you love each other.

I strongly agree with statement _____ because _____

_____

_____

I strongly disagree with statement _____ because _____

_____

_____

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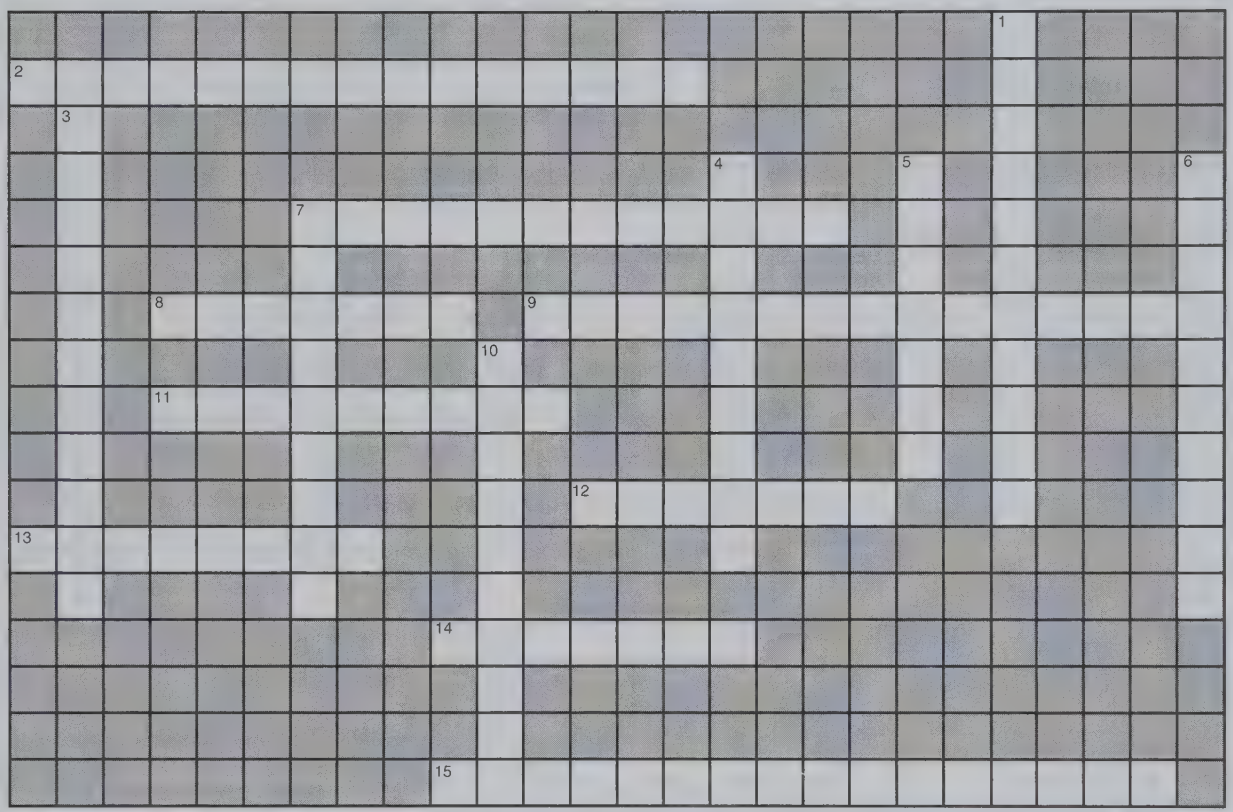
Legal Termination of Marriage

Activity B
Chapter 22

Name _____
Date _____ **Period** _____



(Continued)

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Name _____

Across

2. Situation in which two people are unable to live together in peace and harmony.
7. Money that one estranged parent pays the other parent to support the couple's children until they reach 18 years of age. (two words)
8. Money paid by the primary wage earner to the other marriage partner during and after a divorce.
9. Legal agreement made by marriage partners to live apart, but does not end the marriage (two words)
11. Legal termination of a marriage relationship in which the court rules the couple were never married because the marriage contract was voidable due to some condition existing at the time of the marriage.
12. Legal dissolution of marriage contract.
13. Property that can be positively shown to have been owned prior to marriage or acquired during marriage by gift or inheritance and retained individually.
14. Valid reasons for divorce such as cruelty, desertion, insanity, and adultery.
15. Situation in which the personalities of two people are no longer able to support a continuing relationship of marriage.

Down

1. Defense to prevent a divorce in which the person suing for divorce has forgiven the spouse for a certain action prior to the divorce case.
3. Divorce in which both parties agree to the divorce.
4. Situation in which a couple want to divorce but have no legal grounds, so they work together to plan a scheme that would give grounds for the divorce.
5. Divorce in which the need to prove one party guilty is eliminated.
6. Defense to prevent a divorce that can be used when one person is guilty of causing the condition used as grounds for the divorce.
7. Any property acquired through the labors of either spouse during their marriage.
10. Divorce that may be granted if a married person disappears for a stated period of time and if it can be proved an effort was made to locate that person. (two words)

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Divorce Issues

Activity C **Name**_____

Chapter 22 **Date**_____ **Period** _____

Write your reaction to each of the following statements. Then form small groups and compare your views.

1. Fathers are filing for, and being granted, custody of children in an increasing number of divorce settlements.

_____

_____

_____

_____

2. Garnishment of wages (withholding a portion of a person's wages) is being legislated in an increasing number of states to force a parent, if necessary, to make child support payments.

_____

_____

_____

_____

3. Women who helped pay for their husband's education are being awarded a portion of their husband's salary following a divorce.

_____

_____

_____

_____

4. Parental kidnapping, in which one divorced parent kidnaps his or her child from the other parent, accounts for a large portion of missing children cases.

_____

_____

_____

_____

5. Divorce mediation is sometimes required by judges before a divorce is granted. This is an attempt to reduce the number of divorces in our country.

_____

_____

_____

_____

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Blending Families

Activity D
Chapter 22

Name_____
Date_____ **Period** _____

Divide into small groups and discuss the following situations. Be prepared to share your responses with the whole class.

Situation A: Bob and Cynthia married two months ago. Each has custody of children from previous marriages. Cynthia's sons, ages 7 and 9, hero-worshipped their father and are having trouble accepting Bob as their stepfather. When Bob tries to administer much-needed discipline, they scream, "We hate you! You're not our father!" What advice do you have for Bob? How can Cynthia help? Could counseling help?_____

Situation B: Manuel has always brought his children presents when he returns from out-of-town business trips. Since recently marrying Jan, Manuel has continued this practice but has not thought to bring presents for Jan's children, too. Now Jan's children feel left out. Should Jan ask Manuel to bring presents for all the children? Who should pay for the presents? Should Manuel apologize to Jan's children for leaving them out?

Situation C: Edward was delighted when Betsy, a quiet, kind woman who had been divorced for many years, accepted his proposal of marriage. At the wedding reception, however, Betsy's three college-age children informed him they wished Betsy had remarried their father instead of marrying Edward. Betsy says that since her divorce, the children have been obsessed with their parents remarrying even though neither parent wanted to reconcile. Since the wedding, the children have been rude and hostile to Edward. What can Edward do? How can Betsy help?

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Situation D: Tyrone, a divorced father of two sons, ages 16 and 17, and Marcy, a divorced mother of two daughters, ages 4 and 6, have married. Tyrone's two sons like to stay up late and play music loudly until midnight. However, Marcy's children need to be in bed by 8:00 p.m. in a quiet house. What new rules need to be put in place in this blended family? Who should inform the children of the new rules? Who should enforce the rules?

Situation E: Tammy's mother is an alcoholic who is wonderful when she is sober, but she is often abusive when she is not. A year ago, Tammy's father gained custody of Tammy and her brother as part of a divorce. A month ago, he married Gloria. Tammy wants to have a good relationship with Gloria and believes Gloria can help her grow up to be a successful adult. However, Tammy is reluctant to get close to Gloria because she feels to do so would be disloyal to her mother. Her mother, who had hoped to be given a second chance at the marriage, is very hostile toward Gloria and calls her names. How would you advise Tammy?

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Chapter 23

Aging and Death

How the Human Body Ages

Activity A
Chapter 23

Name _____
Date _____ **Period** _____

Fill in the blanks to describe typical changes that occur as the human body ages.

Hearing _____

Sight _____

Skin _____

Heart _____

Bones _____

Blood vessels _____

Reproductive system:

Women _____

Men _____

Maximum size and strength of body framework reached at about age _____

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Stages of Dying and Grieving

Activity B **Name** _____

Chapter 23 **Date** _____ **Period** _____

The stages in the acceptance of death for the patient and the survivor are similar. In the spaces below, identify the five stages of dying and grieving. Next, in the first column, give an example of a typical behavior, statement, or feeling a patient might have during each of the stages of dying. In the second column, give an example of a typical behavior, statement, or feeling a survivor might have during the stages of grieving following the death of a loved one.

Stages of Dying	Stages of Grieving
Stage one: _____	
Stage two: _____	
Stage three: _____	
Stage four: _____	
Stage five: _____	

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Aging Brings Change

Activity C
Chapter 23

Name_____
Date_____ **Period** _____

At each stage of life, there are gains and there are losses. For example, aging persons may lose some strength or physical vigor, but they may gain new leisure-time interests. In the areas listed below, list the changes that are likely to occur during the later years of life. Indicate those changes that are negative and those that can be positive by entering them in the appropriate boxes.

Emotional Aspects	
Negative	Positive
Physical Aspects	
Negative	Positive
Financial Aspects	
Negative	Positive

(Continued)

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Name _____

Housing	
Negative	Positive
Grandparenting	
Negative	Positive
Retirement	
Negative	Positive

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Terms Related to Death and Dying

Activity D
Chapter 23

Name _____
Date _____ **Period** _____

Match the following terms and identifying phrases.

_____ 1. Will that is oral.
_____ 2. Detailed physical examination of a dead body.
_____ 3. Person named in a will to receive the property of the dead person.
_____ 4. Will written in the handwriting of the person making the will.
_____ 5. Man whose wife has died.
_____ 6. Watch held over the body of a dead person before burial.
_____ 7. Legal document that allows people to choose whether or not they would be kept alive when there is apparently no hope for them to recover.
_____ 8. Woman whose husband has died.
_____ 9. Ceremony that causes people to confront the reality of death and helps them prepare to say a final good-bye to the dead person.
_____ 10. Some people make plans so when they die, all or parts of their bodies will be placed here until a need arises.
_____ 11. Persons who sign a will (in addition to the person for whom the will is written).
_____ 12. Dying without a will.
_____ 13. Medical facility designed for people who have only a short time to live.
_____ 14. The body of the deceased is reduced to ashes by burning.

A. autopsy
B. beneficiary
C. cremated
D. funeral
E. holographic
F. hospice
G. intestate
H. living will
I. nuncupative
J. organ bank
K. wake
L. widow
M. widower
N. witnesses

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Chapter 24

Providing for the Family's Physical Needs

Consumer Terms

Activity A
Chapter 24

Name_____
Date_____ **Period** _____

Match the following terms and identifying phrases.

_____ 1. Anyone who buys goods and services.

_____ 2. Designed to get you into the store by offering an item at a low price.

_____ 3. Exaggerated claim used in advertising to attract the consumer.

_____ 4. Stimulates sales of goods and services by giving consumers information to influence their behavior.

_____ 5. In-depth studies done by advertisers to find out the psychological reasons people buy certain products.

_____ 6. False statement made to sound as if it were true.

_____ 7. Buying something that you had not planned to buy.

_____ 8. A public call for the return of a defective product.

_____ 9. Looking at different brands of the same or similar products within a store or among several stores.

_____ 10. The largest motivating reason for buying.

A. advertising
B. bait-and-switch
C. impulse buying
D. recall
E. consumer
F. habit
G. motivational research
H. pseudo-truth
I. puffery
J. comparison shopping

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Nutrition Label Analysis

Activity B **Name** _____

Chapter 24 **Date** _____ **Period** _____

Imagine you are in the supermarket trying to decide between three kinds of breakfast cereal. You wish to buy the cereal that provides the highest nutritional value, the fewest calories, and the least fat. To help you analyze the cereals, consult the nutrition label on each and answer the questions below.

Nutrition Labels

Nutrition Facts

Serving Size 1 Cup (30g/1.1 oz.)
Servings Per Container 11

Amount Per Serving	Cereal
Calories	**110**
Fat Calories	0
	% Daily Value
Total Fat 0g	**0%**
Saturated Fat 0g	**0%**
Trans Fat 0g	
Cholesterol 0mg	**0%**
Sodium 330mg	**14%**
Potassium 35mg	**1%**
Total Carbohydrate 26mg	**9%**
Dietary Fiber 1g	**4%**
Sugars 2g	
Other Carbohydrates 23g	
Protein 2g	

Cereal A

Nutrition Facts

Serving Size 1 Cup (49g)
Servings Per Container about 10

Amount Per Serving	Cereal
Calories	**170**
Calories from Fat	5
	% Daily Value
Total Fat 0.5g	**1%**
Saturated Fat 0g	**0%**
Trans Fat 0g	
Polyunsaturated Fat 0g	
Monounsaturated Fat 0g	
Cholesterol 0mg	**0%**
Sodium 0mg	**0%**
Potassium 200mg	**6%**
Total Carbohydrate 41g	**14%**
Dietary Fiber 5g	**21%**
Insoluble Fiber 5g	
Sugars 0g	
Other Carbohydrates 23g	
Protein 5g	

Cereal B

Nutrition Facts

Serving Size 1/2 Cup (51)
Servings Per Container about 18

Amount Per Serving	Cereal
Calories	**220**
Calories from Fat	70
	% Daily Value
Total Fat 8g	**12%**
Saturated Fat 3.5g	**16%**
Trans Fat 1g	
Polyunsaturated Fat 1g	
Monounsaturated Fat 3g	
Cholesterol 0mg	**0%**
Sodium 20mg	**1%**
Potassium 250mg	**7%**
Total Carbohydrate 41g	**12%**
Other Carbohydrates 17g	
Dietary Fiber 4g	**14%**
Sugars 15g	
Protein 5g	

Cereal C

1. What is the size of a serving for Cereal A? _____
   What is the size of a serving for Cereal B? _____
   What is the size of a serving for Cereal C? _____
2. Which cereal has the fewest calories per serving? _____
   Which cereal has the most calories per serving? _____
3. Which cereal has the least total fat per serving? _____
   Which cereal has the most total fat per serving? _____
4. Which cereals have the least saturated fat per serving? _____
   Which cereal has the most saturated fat per serving? _____
5. Which cereal has the most protein per serving? _____
   Which cereal has the least protein per serving? _____

(Continued)

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Name _____

6. Which cereal is the highest in dietary fiber? _____
   Which cereal is the lowest in dietary fiber? _____
7. Which cereal is highest in sugars? _____
   Which cereal is lowest in sugars? _____
8. Which cereal provides the highest percentage daily value of sodium? _____
9. Which cereal do you consider the most healthful? State the reasons for your choice as well as any reservations you may have about your choice. _____

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Product Survey

Activity C **Name**_____

Chapter 24 **Date**_____ **Period** _____

Group Members _____

_____

Work in a small group and select a product found in supermarkets, such as paper towels, coffee, peaches, milk, etc. Go to a store and survey every available variation of that product (for example, fresh, frozen, canned, or dehydrated). Record the information in the chart below. Complete the summary evaluation and report conclusions to the class.

Product evaluated _____

Store_____ Type of store (individually owned, national chain, etc.)_____

Brand	Price	Package Size	Unit Price	Grade	Comments*

*In the "Comments" column, list anything unique about the product. Do the labels make any special claims? Is the label particularly attractive or informative? Is the product tied in with a special promotion in any way?

Summary Evaluation

Best buy per unit _____

Best information on product _____

Best buy for single person_____

Best buy for married couple _____

Best buy for family of four _____

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Making Housing Decisions

Activity D
Chapter 24

Name _____
Date _____ **Period** _____

Working with a classmate, locate a rental property to visit in your community. Obtain a copy of the lease, if available. Answer the following questions concerning the property and rental arrangements. Be prepared to share this information with your class in order to determine the best rental properties available in your community.

1. Is the rental unit a house, apartment, or townhouse? _____
2. What is the address? _____
3. How did you find out about the property? _____
4. What is the monthly rent? _____

Lease and Security Deposit

1. Is there a written lease? _____
2. For what length of time is the lease written? _____
3. Is the tenant responsible for such expenses as water, electricity, gas, lawn care, and repairs? _____

   _____

   If so, list the items and the anticipated monthly amounts.

   _____

   _____

   _____
4. Does the lease have an automatic renewal clause that requires ample notification if a tenant plans to move?

   _____
5. Does the lease prevent the tenant from allowing someone else to move in with them? _____
6. Are there any restrictions in the lease concerning children, pets, etc.? _____

   If so, explain what they are. _____
7. Does the lease restrict assigning or subletting? _____
8. What is the amount of the security deposit, if any? _____
9. Do the tenants receive back the entire security deposit when they move? _____
10. Are there extra charges for additional services? _____

    If so, list the charges. _____

    _____

(Continued)

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Name _____

Dwelling Checklist

Yes	No	
_____	_____	1. Is the dwelling close to public transportation?
_____	_____	2. Is there laundry equipment in the unit or house?
_____	_____	3. Is the laundry room easily accessible, safe, and available at reasonable hours?
_____	_____	4. Are the provisions for mail and parcel delivery adequate?
_____	_____	5. Are there adequate security provisions?
_____	_____	6. Are the halls, stairwells, and elevators well-lighted?
_____	_____	7. Are there safe fire exits and smoke detectors?
_____	_____	8. Are the garbage disposal facilities adequate and convenient?
_____	_____	9. Is there a resident manager or superintendent?
_____	_____	10. Is there a swimming pool?
_____	_____	11. Is there a recreation facility for large groups?

Unit Checklist

Yes	No	
_____	_____	1. Is the unit furnished?
_____	_____	2. Is carpeting included, and is it clean and in good condition?
_____	_____	3. Are walls clean and in good condition?
_____	_____	4. Can windows be opened and are they clean?
_____	_____	5. Are there screens on the windows and are they in good condition?
_____	_____	6. Will the outside of the windows be cleaned by building maintenance?
_____	_____	7. Is there air conditioning?
_____	_____	8. Is heating adequate with controls in each unit?
_____	_____	9. Are window treatments included, and are they clean and in good condition?
_____	_____	10. Are there sufficient electrical wall outlets?
_____	_____	11. Do light switches control wall outlets?
_____	_____	12. Is there a deck or patio area?
_____	_____	13. Is management responsible for outside maintenance?
_____	_____	14. Are bathroom facilities clean and in good working condition?
_____	_____	15. Is the hot water supply adequate?
_____	_____	16. Will the unit be freshly painted for new tenants?
_____	_____	17. Does management pay for any redecorating the tenants may choose to do?
_____	_____	18. Is there adequate closet space?
_____	_____	19. Do outside doors have dead-bolt locks and see-through viewers?
_____	_____	20. Is the kitchen clean and in good working condition?
_____	_____	21. Is there adequate cupboard space?
_____	_____	22. Is there a dishwasher?
_____	_____	23. Are there extra features in the kitchen?
_____	_____	24. Are there any "house rules," such as no loud music or TV after certain hours, that are unacceptable?

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Chapter 25

Protecting the Family's Resources

Insurance Options

Activity A
Chapter 25

Name _____
Date _____ **Period** _____

Read the following statements concerning insurance. Place a check in the column that best describes your opinion. Discuss the statements in class.

Agree	Disagree	Unsure	
_____	_____	_____	1. There is no such thing as being overinsured.
_____	_____	_____	2. It can be risky to admit wrongdoing at the scene of an auto accident.
_____	_____	_____	3. Having a comprehensive program of insurance coverage contributes to a person's peace of mind.
_____	_____	_____	4. Paying life insurance premiums amounts to nothing more than paying a company who is betting you will die at a certain age.
_____	_____	_____	5. It is illegal and unethical to commit insurance fraud.
_____	_____	_____	6. Paying health insurance premiums is a waste of money when a person is young and healthy.
_____	_____	_____	7. Every member of a young family needs life insurance.
_____	_____	_____	8. If you are involved in a major car accident, you should call your insurance agent immediately after calling the ambulance and the police so the agent can visit the accident site if necessary.
_____	_____	_____	9. It is better not to report minor accidents to your insurance company so your insurance rates do not go up.
_____	_____	_____	10. Renters do not need personal property insurance.

Select a statement from above.

I strongly agree with statement _____ because _____

_____

_____

_____

I strongly disagree with statement _____ because _____

_____

_____

_____

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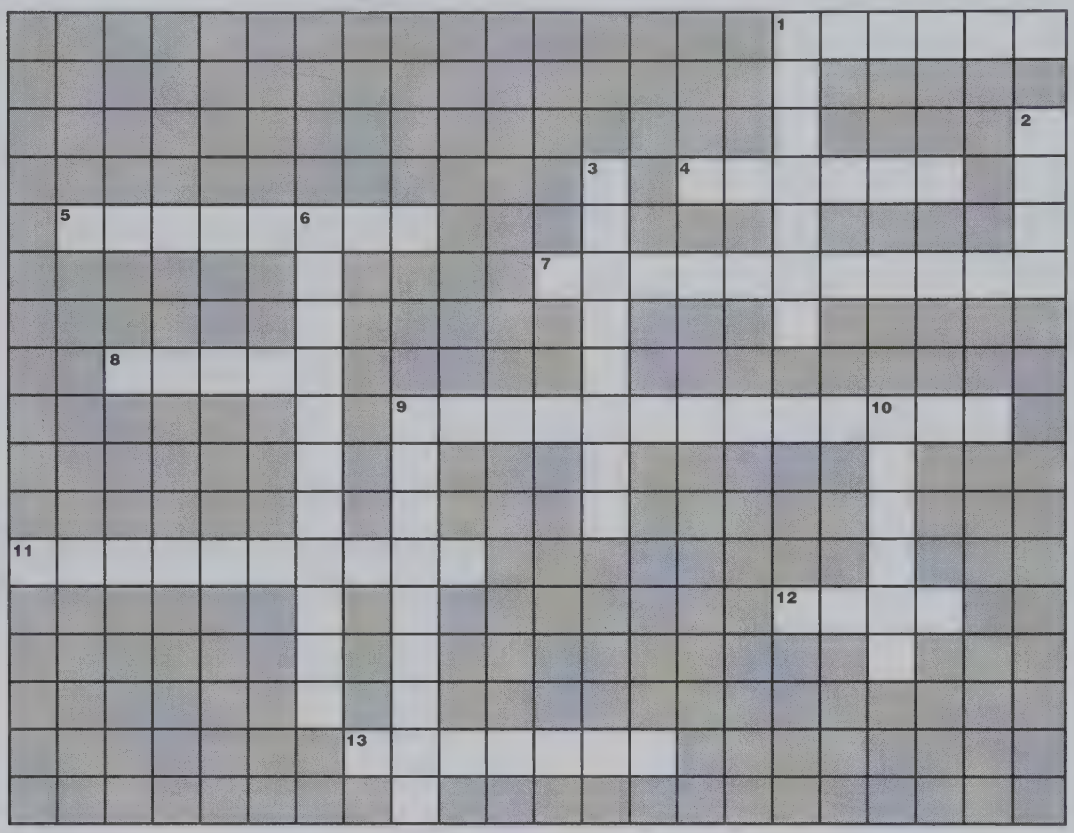
Insurance Crossword

Activity B **Name**_____

Chapter 25 **Date**_____ **Period** _____



Across

1. Contract issued by an insurance company.
4. Property _____ liability insurance pays for legal defense and the damage your car causes to the property of others.
5. Type of life insurance that offers both protection and savings (in the form of investments).
7. A _____ clause states the policyholder will pay a certain percentage of the costs, perhaps 20 percent, and the insurance company will pay the remaining portion of the costs.
8. _____ life insurance is designed to cover a person's entire life and to build up cash values.
9. _____ physical damage insurance protects you against financial loss when your car is damaged by something other than another vehicle, such as fire, theft, hail, or vandalism.
11. A _____ clause states the insured will pay the first expense as designated, for instance $100, and the insurance company will pay the balance of the bill.
12. Type of life insurance that covers the policyholder for a specified period of time and builds no cash value.
13. Type of car insurance that, in theory, eliminates the legal process of proving who caused an accident.

Down

1. Amount of money a policyholder pays periodically for an insurance policy.
2. The _____ value of a life insurance policy indicates the total amount of money to be paid upon the death of the policyholder.
3. Insurance that protects the possessions of the insured against perils such as theft, fire, vandalism, smoke, wind, and hail.
6. Person designated by a life insurance policyholder to receive the benefits of the policy upon the policyholder's death.
9. _____ insurance protects you against financial loss when your car is damaged by another vehicle or object or as a result of turning over the car.
10. Bodily _____ liability insurance pays for damages and legal defense if you hurt others while driving.

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Insurance Decisions

Activity C

Chapter 25

Name _____

Date _____ **Period** _____

In a small group, discuss the following situations. Then write down your group's conclusions below and be prepared to share them with the whole class.

Group members: _____

Situation A:

Tracy is a healthy young single woman who has just started her first full-time job. She must decide which type of health insurance she wants: the low-option (pays for fewer kinds of illness/surgery, with a higher deductible and lower premiums), or the high-option (pays for more kinds of illness /surgery, with a lower deductible and higher premiums). She has sought the advice of her uncle, who says she should get the high-option plan because "When it comes to insurance, you can't win—but you sure can lose." What does her uncle mean by his statement? Which type of insurance would you advise Tracy to get? Why?

_____

_____

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Situation B:

John, a young clergyperson, was involved in a major car accident late one night as he was driving home from a church meeting. Both drivers were equally at fault. Conscience-stricken, John admitted his driving mistakes immediately and begged the forgiveness of the other driver. Now the other driver is suing John for a large sum of money, using John's "confession" against him. John's insurance agent says you should never discuss fault at the scene of an accident without your lawyer present. Is John's insurance agent correct? Why? What should John have done if he had mixed feelings about his driving mistake?

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(Continued)

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Situation C:
Your great-aunt Mildred lives in a home that has two steps in front without a railing. Last January, her elderly friend Victoria came over for afternoon coffee. The steps were icy. As Victoria was leaving, Mildred said, "Do you need some help getting down the steps?" Victoria replied, "No, I think I can make it." Then she slipped and fractured her hip in two places. Mildred was shocked when she received notification that Victoria was suing her for negligence in not having the steps free of ice. Who is in the right? What could Mildred have done to avoid this situation?

Situation D:
Your classmate Ron says that while he was waiting at a stoplight recently, his car's back bumper was tapped gently from behind by another car. Ron has heard that you can get whiplash from collisions. Though he feels fine, he says he is tempted to "fake" a whiplash injury in order to try to collect an insurance settlement. What would you tell Ron?

Situation E:
Lisa and Willie own a small condo with a washer-dryer combination appliance they bought and had installed. Because they are just starting out and do not have much furniture, they decided against getting personal property insurance. Last night, after Lisa and Willie returned home from work, they received a call from the neighbor in the condo below them. A hose in their washer/dryer had slipped and had caused $5,000 of water damage to the apartment below. What should Lisa and Willie do now? Should they have obtained personal property insurance when they first bought the condo?

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Chapter 26

Using Banking Services

Survey of Financial Institutions

Activity A
Chapter 26

Name _____
Date _____ **Period** _____

Survey two financial institutions in your area regarding services they offer. Try to include two different types of financial institutions (commercial banks, savings and loan institutions, credit unions, etc.). Report your findings to the class and share any literature provided by the institution.

Financial institution name: _____

Type of financial institution: _____

This financial institution is insured by: _____

Types of accounts available and brief description of accounts (including interest rates):

_____

_____

_____

_____

_____

Financial institution name: _____

Type of financial institution: _____

This financial institution is insured by: _____

Types of accounts available and brief description of accounts (including interest rates):

_____

_____

_____

_____

_____

If you were opening a checking account, which of these two financial institutions would you choose? Explain your answer.

_____

_____

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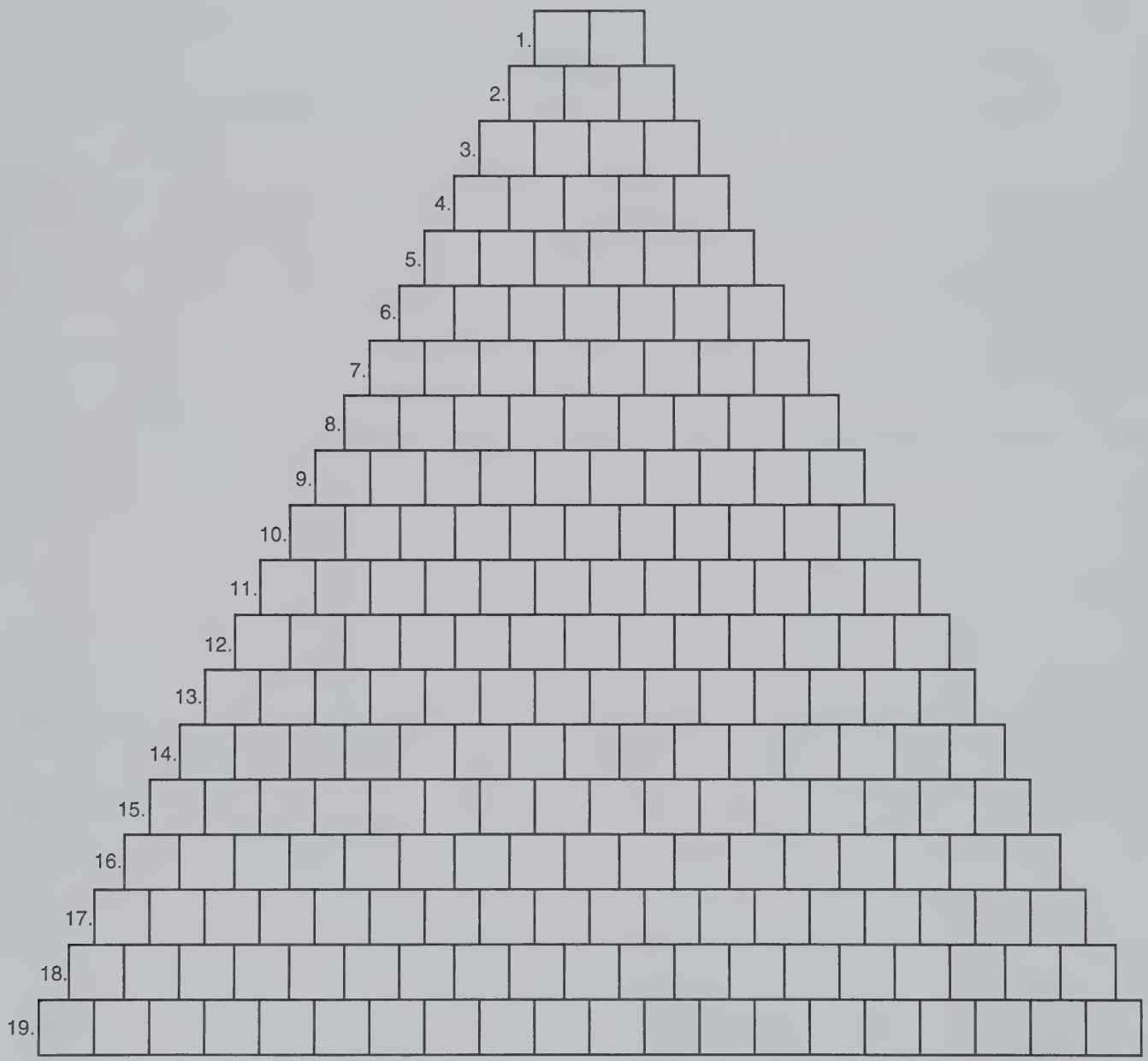
Monetary Pyramid

Activity B **Name** _____

Chapter 26 **Date** _____ **Period** _____

Read the definitions and write the terms in the corresponding spaces on the pyramid.



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Name _____

1. The form that allows an employer to determine how much of an employee's pay should be withheld for taxes.
2. The amount of money left in your paycheck after deductions have been taken out.
3. The abbreviations that represent the act that established Social Security.
4. The income you receive before deductions are taken from your pay.
5. Indicates the bank is owned by its depositors.
6. A type of account that can be opened with a small amount of money and allows you to make deposits and withdrawals. It pays a low rate of interest.
7. Writing a future date on a check when funds are expected to be available in the account.
8. A type of check that has a bank's guarantee of payment.
9. Sources or amounts of income that are not taxed.
10. A source of low-interest loans available to members only. (two words)
11. A form of savings offered by the U.S. government, issued in specific denominations. (two words)
12. Vacation pay, sick leave, retirement funds, and insurance provided by employers. (two words)
13. Taxes collected to provide disability, survivors, and retirement benefits when needed. (two words)
14. The money your employer withholds for federal income tax purposes is sent to the _____ _____ service.
15. Allows both the husband and wife to deposit and withdraw money from the same place. (three words)
16. A long-range savings plan designed to provide income after you stop working. (two words.)
17. A convenient type of investment for savings where the interest rate changes daily. (three words)
18. Form W-2, which your employer sends to you for use in filling out your income tax return. (four words)
19. A form of investment that requires you to commit a minimum amount of money for a set period of time. (three words)

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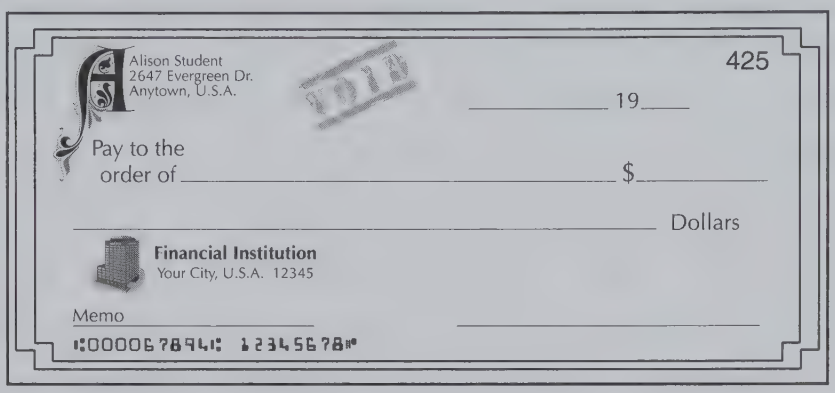
Writing Checks

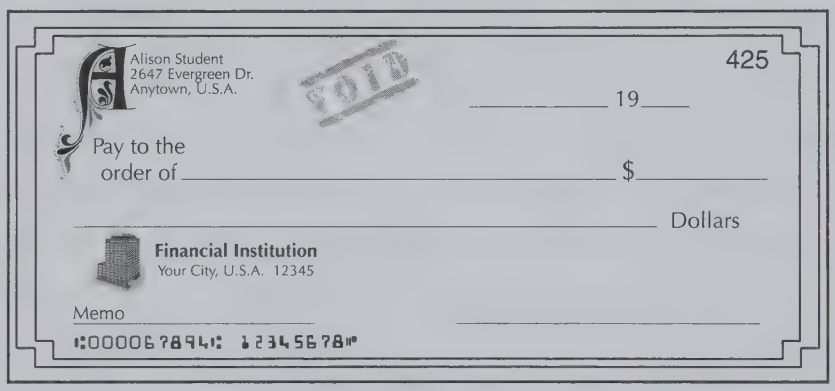
Activity C **Name** _____

Chapter 26 **Date** _____ **Period** _____

1. Make the check below payable for $75 to Carmen L. Lopez, M.D., to pay her for an office visit. Be sure to observe the rules for correctly writing a check.



2. Make the check below payable to yourself for $100 so you can withdraw money from your checking account.



3. To endorse and deposit a check that has been made payable to you,

   A. what do you write on the back of the check? _____

   B. on which end of the check do you write the above information? _____

4. If you wish to endorse the check and then make it payable to Joe Kim, what do you write? _____

   _____

   _____

5. Name five rules for correctly writing a check.

   A. _____

   B. _____

   C. _____

   D. _____

   E. _____

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Financial Decisions

Activity D
Chapter 26

Name_____
Date_____ **Period** _____

In a small group, discuss the following situations. Then write down your group's conclusions below and be prepared to present them to the whole class.

Group members: _____

Situation A:

Joni and Jack, a dual-career, two-car couple, started out in their marriage making similar salaries. Each had a checking account, and major expenses such as rent, groceries, and vacations were split 50-50. Any remaining funds were saved or spent on clothes, recreation, etc. Lately, Joni's career has taken off, and she has received some big raises and bonuses. She is spending a lot on clothes, recreation, antiques, and works of original art for the apartment. She is also about to buy an expensive sports car to drive to work. Although he is proud of her, Jack is beginning to feel like Joni's "poor" husband.

Jack's parents say a 50-50 split on expenses is unfair when one spouse makes a much higher salary than the other. They say expenses should be allocated proportionately to the salaries. For example, the spouse who makes only 1/3 as much as the other should pay only 1/3 of the expenses. Do you agree with this? Why? Are there any other solutions the couple could try?

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Situation B:

Allen, a 24-year-old single person, is evaluating two job offers. The jobs have roughly equivalent responsibilities and excellent prospects for advancement. However, the benefits and salaries differ. Job A offers a moderate salary and the following benefits: a pension plan with generous employer contributions; a range of first-rate health insurance plans; employer-paid life insurance with a face value of $150,000; and 20 days of paid vacation leave per year. In contrast, Job B offers a yearly salary that is $5,000 higher than Job A, no pension plan, no life insurance, one HMO health insurance plan, and 10 days of paid vacation leave per year. Which job do you think Allen should take, and why?

_____

_____

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(Continued)

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Name _____

Situation C:

Julie and Chuck have three children, ages 1, 3, and 4. Chuck works full-time as a social worker, but the couple are having trouble making ends meet financially. Julie has been looking for a job and is evaluating two offers. Job A is her "dream job"—a boss she likes and who is willing to train her; interesting, challenging work; and excellent chances for advancement. However, most of her earnings will be offset by the cost of hiring someone to take care of the children. Job B is okay, though it has none of the advantages of Job A. However, it has an excellent on-site child care facility that is mostly paid for by the company. Which job would you choose if you were Julie, and why?

_____

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Situation D:

Amy and Eddie have just moved to the area and are trying to decide which bank to use. Eddie wants to use Bank A because it has a branch office near his office and offers check overdraft protection and home equity loans. Amy wants to bank with the credit union at her workplace because the credit union offers convenience, a wide range of services, and low-interest loans. Which bank should they choose? Do Amy and Eddie have to bank at the same financial institution? Why or why not?

_____

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Chapter 27

Managing Your Finances

How Well Do You Manage Money?

Activity A
Chapter 27

Name _____
Date _____ **Period** _____

Evaluate your money management practices by answering the questions below. Then total the number of "yes" responses you checked and learn how well you manage your money.

Yes	No	
_____	_____	1. Do you currently have a personal budget or spending plan?
_____	_____	2. Do you keep a record of the money you spend?
_____	_____	3. Do you and your family plan together the use of family funds?
_____	_____	4. If your grandparents gave you $75, would you be able to save it for a future goal?
_____	_____	5. Do you have your own checking account?
_____	_____	6. Do you have your own savings account?
_____	_____	7. Have you ever been able to save $100 or more for a specific goal within a year's time or less?
_____	_____	8. Would you ask to have money deducted from your paycheck and put into a savings plan if it were available where you worked?
_____	_____	9. Would you postpone a vacation if you had to pay for it on credit?
_____	_____	10. Do you know how you spent your last $20?
_____	_____	11. Do you always pay back money you borrow from your friends or family?
_____	_____	12. Do you have money set aside for unexpected needs?
_____	_____	13. Do you plan your shopping trips and buy just what you have on your list?
_____	_____	14. If you need to make a major purchase, do you shop around for the best price and quality?
_____	_____	15. If you know of a future need for money, such as for college tuition or a major purchase, do you make a plan for meeting that financial goal?
_____	_____	16. Are you able to avoid impulse buying when you don't really need the item that's such a bargain?
_____	_____	17. Do you read the labels and instructions that are included with items you purchase?
_____	_____	18. Do you carefully evaluate the cost of using credit rather than automatically charging everything you purchase?
_____	_____	19. Are you able to avoid continually asking others for money?
_____	_____	20. Do you know how much money you have with you now without looking?

(Continued)

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Name _____

Total number of "yes" responses: _____

If you answered "yes" to 15 or more questions, you have developed excellent skills in managing your finances.
If you answered "yes" to at least 10 questions, you are on your way to becoming a good money manager.
If you answered "yes" to less than 10 questions, you may need to work on your money management skills.
Review the questions to which you answered "no." How can you improve your money management skills?

_____

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Saving vs. Spending

Activity B

Chapter 27

Name_____

Date_____ **Period** _____

Respond to each of the following statements. Then describe the saving system you plan to follow if you get married.

Agree	Disagree	Unsure	
_____	_____	_____	1. I believe a couple should save as much money as they spend on recreation.
_____	_____	_____	2. I believe a young couple have plenty of time to save money and they should enjoy their youth and not worry about saving money.
_____	_____	_____	3. I believe a young couple should start to save as much as possible in order to purchase their first home as quickly as possible.
_____	_____	_____	4. If one spouse believes in saving money and the other sees no need to save money, their marriage could have some serious problems.
_____	_____	_____	5. In order to save money, you have to become a penny-pincher and deprive yourself and your spouse of wanted items.
_____	_____	_____	6. A good way to save money is to deposit a certain percentage of every paycheck in your savings account before any money is spent.
_____	_____	_____	7. Saving in a piggy bank is smart because the money is available quickly for emergencies.
_____	_____	_____	8. If both spouses work, they should each put the same amount into savings each month.
_____	_____	_____	9. In a dual-worker family, couples can save money fairly quickly if they can live on one income and save the other.
_____	_____	_____	10. Couples on a budget should allot a small amount of money each month for each spouse to spend as he or she wishes.

Describe the saving system you plan to follow if you get married. _____

_____

_____

_____

_____

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Budget for a Young Married Couple

Activity C **Name**_____

Chapter 27 **Date**_____ **Period** _____

Val and Joe were married last summer shortly after they graduated from high school. They have prepared a budget, but are having trouble saving money for future goals. They would like to take a vacation next summer to celebrate their first wedding anniversary. The travel agent has told them about a 4-day trip to Orlando that includes hotel and airfare for $900 from Chicago. They would like to take an additional $700 for meals and entertainment expenses.

The total they would need for the trip is $1600. Their anniversary is six months away.
Using the figures below, fill in the monthly budget form on the opposite page. List first the budget amounts that Val and Joe decided upon in the column marked "Planned." Then list the actual expenses they incurred this month in the column marked "Actual." Decide whether each item is a fixed expense (those that are a specific amount each month) or a flexible expense (those that vary in amount each month). List each item in the appropriate place on the budget form. Val and Joe's combined net monthly income is $2400.

Val and Joe's budget includes the following items:

rent	$600	personal care	$120
electricity	40	gas and oil	95
car payment	300	medical care	35
telephone	55	entertainment	
train fare	95	and leisure	300
car insurance	90	clothing	180
life insurance	25	gifts and	
food	355	contributions	110

Val and Joe's actual expenses for this month were:

rent	$600	personal care	$129
electricity	33	gas and oil	115
car payment	300	medical care	72
telephone	62	entertainment	
train fare	90	and leisure	228
car insurance	90	clothing	266
life insurance	25	gifts and	
food	339	contributions	78

(Continued)

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Name _____

Monthly Budget

Monthly net income:				
Fixed expenses:	**Planned**	**Actual**	**Amount Over/Under**	**Revised Budget**
Flexible expenses:				
Savings				
Totals				

After all items have been listed, total both columns to see whether Val and Joe went over or were under their budget for the month. Then in the column marked "Amount Over/Under," determine how much they went over or under their budget in each expense category. If they went over the budgeted amount, precede the amount with a + sign. If they spent less than the budgeted amount, precede the amount with a – sign. Answer the following questions.

(Continued)

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Name _____

1. How much money will Val and Joe have to save each month in order to go to Orlando on their anniversary?

_____

2. How would you revise Val and Joe's budget in order for them to make the trip? Write your revised budget in the last column on the budget form.
3. Which items will you have Val and Joe cut back on in your revised budget? List each item you've cut and explain your decision.

_____

_____

_____

_____

_____

4. Are there any items in their budget that you revised upwards? If so, list and explain below.

_____

_____

_____

5. Describe two other options Val and Joe could consider if they did not want to save for this vacation six months from now.
   Option one: _____

_____

_____

   Option two: _____

_____

_____

6. Val and Joe would like to buy a second car so they don't have to pay $90 each month for train fare for Val to go to work. Considering their budget items, what would be your advice to them?

_____

_____

_____

7. Val and Joe hope to start a family soon. How will this decision affect their budget? _____

_____

_____

_____

_____

8. It is a good idea to put at least 10% of your net income into savings each month for unexpected expenses. Val and Joe's original budget does not include savings. What categories would you change in their original budget so they could save $240 a month? List and explain the changes you would make.

_____

_____

_____

_____

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Love and Money

Activity D
Chapter 27

Name _____
Date _____ **Period** _____

In a small group, discuss the following situations. Then write your conclusions below. Be prepared to present them to the whole class.

Group members: _____

Situation A:
Though they have a credit card, Ed and Anne believe long-term credit use is a very poor practice because of the interest charges. This month, they have had heavy car repair expenses that have used up their savings. Now their 15-year-old daughter, Lisa, has a deep cavity in her tooth. The dentist says she will lose the tooth if it is not fixed very soon. The dentist is willing to accept a credit card as payment. How can Lisa convince her parents to use their credit card to pay the dentist?

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_____
_____
_____
_____

Situation B:
Tom and Rayetta are a young couple who love each other but who are having a difficult time adjusting to married life. Tom can be insensitive, and Rayetta can be overly sensitive. Every time they have a disagreement, Tom goes out and uses his credit card to charge perfume, clothing, and jewelry. Then he brings the gifts to Rayetta as a way of saying "I'm sorry." Rayetta is getting very uneasy as their credit balances are adding up. What should she say to Tom?

_____
_____
_____
_____
_____

Situation C:
Chrissie and Andrew have just married. Andrew has several credit cards in his name. Chrissie has none. The couple have decided that Chrissie will work outside the home only until she becomes pregnant. After that, she plans to be a full-time homemaker for the indefinite future. Chrissie's older sister Paula says that while Chrissie is working and has an income, she ought to apply for a credit card in her own name because it may be difficult to get one later. Chrissie feels she will never need a credit card or credit history of her own because her marriage will be perfect. What would you advise Chrissie?

_____
_____
_____
_____
_____

(Continued)

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Name _____

Situation D:
Jeremy and Stacy are having trouble sticking to their budget. Jeremy has a college education, and Stacy does not. Every time Stacy misuses or mispronounces a word in front of their friends, Jeremy is embarrassed and corrects her. To get even, Stacy takes the credit card and goes out on a buying spree. It takes months for the couple to get their budget back on track after one of these sprees. Jeremy is discouraged and wonders if there's any use trying to budget. How would you advise the couple?

Situation E:
James and Barbara have a basically good marriage. They both believe in saving money, but Barbara, who was raised in a poor family, has especially strong views. As the financial manager of the household, she insists that James account for every penny he spends. If he brings home a purchase Barbara disapproves of, she criticizes him sharply and nags him until he returns the item. He says nothing because he was taught as a boy that it is wrong to "answer back" to a wife or mother. Lately, James finds that he is avoiding going home. He either goes out with his friends or works late with his young unmarried coworker, who seems to accept and understand him. Should James try to talk to Barbara? What should he say?

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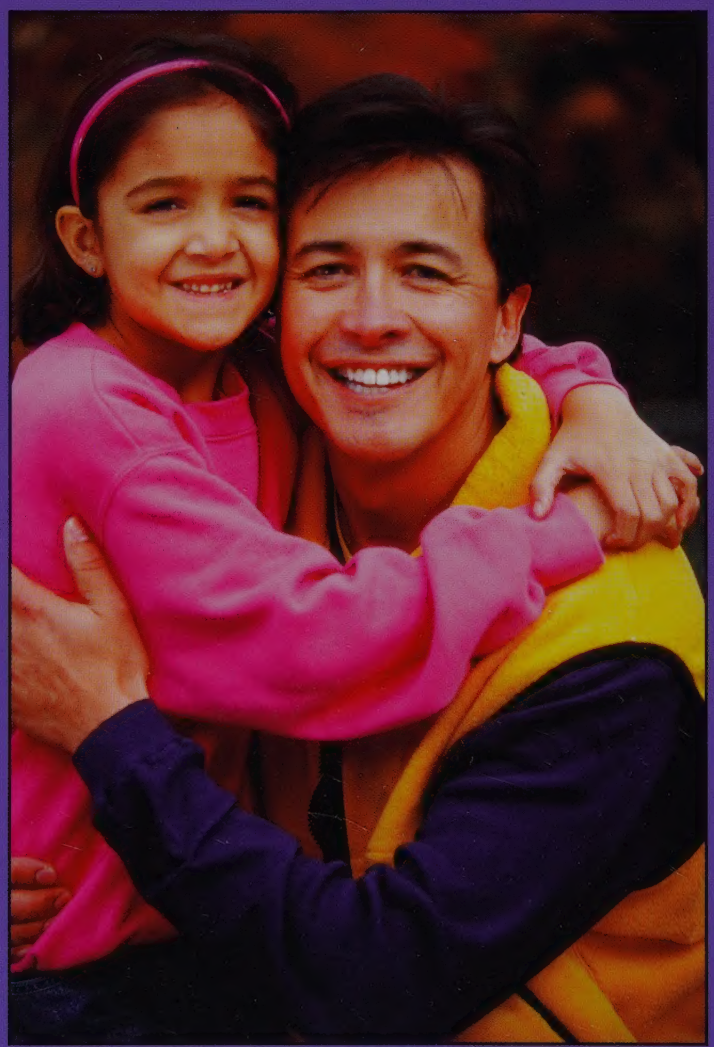

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